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THE BUSINESS LIFE

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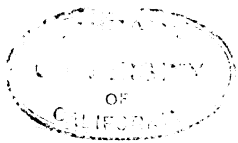
THE BUSINESS LIFE

Or Straight Talks on Business

BY

WILLIAM GAMBLE



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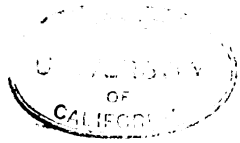

BEFORE WE BEGIN

THESE 'Talks' were originally published in a little monthly Trade Circular issued by A. W. Penrose & Co., with which firm the Author is associated, and were only intended to form an opening for advertising matter. Since the cessation of the series a very general wish has been expressed by numerous correspondents, with many of whom the Author is unacquainted personally, that the articles should be published in a collected form. The Author has, however, been somewhat diffident about taking such a step; and would not have done so, but that it was so strongly pressed. He felt that, in this more ambitious style, they would be, perhaps, subject to keener criticism at the hands of those who did not appreciate the circumstances under which they were originally written. The articles were hurriedly prepared in the all too few spare moments of a strenuous business life; and often as a relief to the mind after a day of mental strain and worry. They accordingly may bear traces of hasty thought and work, in spite of the revision to which they have been subjected in the present re-issue.

It is not pretended that there is anything essentially new in these 'Talks.' It is the old,

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old philosophy of many succeeding generations of business men. All that can be claimed is that it has been put into a new form, better suited, perhaps, to present day ideas.

If it serves to make young business men think a little more deeply of their duties in life, the Author feels his work will not have been in vain. Whatever shortcomings there may be, let them be excused as words spoken from the heart, in all earnestness, at a time when the future commercial prosperity of this country is a matter of grave disquietude. Other nations are pressing hardly upon us with better business methods, and with, in many respects, a higher type of men to carry them out.

England is still a country of matchless resources, with a people possessed of indomitable industry and marvellous skill in handicrafts; but the rising generation have not maintained the great traditions handed down to them; and, in spite of a magnificent legacy of practical experience, have allowed other nations to outstrip them in the race for commercial supremacy. Most of those who have attempted to analyse the causes of this degeneracy have set it down to the lack of modern machinery; to the effects of Free Trade; to cheaper foreign labour; and to many other causes.

The Author, however, thinks the trouble lies deeper. It is not machinery we want, but men, in the highest sense of the word, who can shake off the slipshod indifference which besets so many to-day; men who are keenly alive to the trend of

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things around them, and who feel that they are in business not as a pastime, nor as an unpleasant necessity, but as a human duty, to fulfil a useful position in the world ; to do something, if possible, which will leave it, if only in their own little circle, better than they found it. We want men eager to improve, eager to prevent their fellow-men making a single false step, eager to help their employers, if they are in employment, and eager to help those under them, if they are employing others. These are the men to whom these 'Talks' are addressed ; but it is hoped others may be stimulated to shake off their dulness and indifference, and be encouraged to regard their business life more hopefully, more ambitiously, and more strenuously.

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About Business Itself

"Business is like clinching rivets—one should strike while the iron is hot."

WHAT is Business? Like many questions which seem to have most obvious and easy answers, it is really difficult to reply to this in a few words. It has probably never occurred to the majority of people what a vast field is covered in that one word—Business. If we turn to our Dictionary we find it briefly defined as employment, occupation, trade, profession, and duty.

It, therefore, follows that every man has some business, however rich or high-born he may be, because we cannot narrow down the definition of business to the mere following of a trade, or the pursuit of gain. All must do business of some sort, and though it may not be for personal gain it will, at any rate, be for personal advantage or pleasure.

The prevailing fashion, or disposition, of the well-to-do to sneer at business is absurd and illogical; for business may require as high a sense of duty as the rigorously exacting requirements of the most exclusive social position.

Why is it that "Business" and "Trade" should be looked down upon by people who make pretensions to be considered well-bred? Why do we hear such scornful expressions as "He's

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only a Tradesman" or "They have risen from Trade"? The way it is uttered seems to imply something so deplorably low and so utterly mean that one would think the persons referred to had committed a crime, or had been associated with one. Why does many a man who has made his wealth from the pursuit of business strive to hide and forget his early surroundings? Why do Poets, Authors, Painters, and other men of genius despise "Trade" and level at it their gibes and sneers? Why have Preachers inveighed against it, and Judges denounced certain of its features in measured terms and with studied severity? Surely, it would seem, there must be something ignoble and unworthy in a connection which is so universally contemned.

It must be this, that, in all countries, and at all periods in history, business has been regarded as a matter which can only be conducted by haggling and bargaining, the buyer and the seller meeting each other in a spirit of common enmity, the one seeking to get the better of the other, and both betraying the cunningness and selfishness of the savage. It seems reminiscent of the earliest times when Man first took to accumulating and exchanging things. It has been well said that "Man might be defined as an animal that makes exchanges." That is where Man differs from the animal. There are animals who have the instinct to lay up stores of food; but no quadruped, nor even insect, however near it may have approached to rationality, has the least idea of exchanging

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something it possesses for something possessed by another of its kind.

In the olden times, the man who accumulated wealth was always regarded with envy, if not hatred, by those who did not exhibit the same thrifty spirit. The Jews, who were the great capitalists of the Middle Ages, were persecuted to death, and the Abbot or Farmer who attempted to accumulate forage or corn would inevitably have his ricks or his barns burnt down sooner or later for his pains.

Yet again we ask why should there be this universal prejudice against Trade? There ought to be no disgrace in a man diligently following an occupation, and accumulating wealth as the fruits of his industry. Is he not a more worthy member of Society than the prodigal who spends the accumulated wealth of his forefathers in riotous excesses? Apparently Society says "No"; the one is a "Tradesman," the other a "Gentleman."

One must, unfortunately, admit that there is much that has been done in the name of Business that has been reprehensible and repulsive to a refined understanding. The *morale* of Business is indeed so low that it has been said a man cannot be connected with Trade without being contaminated thereby. A code of morality has been established by a certain class of business men, which is so far removed from the morals of Society that it has to be excused on the ground that it is "only business." Youths, who have been very carefully inculcated in the paths of rectitude at home and

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in school, enter business only to find that something very different is expected of them, if, as it is put to them, they are to become "smart business men." Sensitive and conscientious men, who become associated with business, either retire from it in despair or disgust; or allow their moral sense to be blunted, because they cannot extricate themselves from the mire. With the ever-increasing fierceness of competition, the methods by which success is attained are less and less keenly criticised; and, indeed, the most successful piece of knavery seems to win the greatest admiration.

On the other hand, this competition is causing an increasing body of earnest and thoughtful men to go more deeply into the basic principles of business, and thereby to try to locate the causes of the many failures they observe around them, as well as the reasons for some bitter experience of their own. They are beginning to raise their voices in protest against the adoration of mere success, and to plead for a more honourable and truthful commercial life. Society is beginning to criticise more sternly the means by which success is achieved, and is demanding that rapidly acquired wealth shall be charged with its duties; so that those who have helped towards it may be brought to see their responsibilities to the community.

Men are beginning to see that the failures in life are mainly due to the want of business habits, to incapacity to manage, to want of method, and to

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lack of thoroughness in the knowledge of the work in hand. Better Book-keeping, better System, and better Organisation in general, are having effect, and creating a new type of business man, who sees that slovenly system, backed up by dishonest methods, are not the ways to achieve any real and enduring success.

Business now needs more concentration, so as to obtain greater accuracy. There is no time for correcting daily errors and losses. It is better to take precautions to avoid them. Profits are too finely cut to allow of men muddling along by rule-of-thumb methods, until they find the correct way of doing a thing by sheer experience. It is now found that calculation plays a large part in business. So much so that a success can almost safely be predicted where formerly men only trusted to chance.

Luck has been ousted from its pedestal as a God to be worshipped by the would-be successful man of business, and in its place appears a plain shield graven with but three simple words—Tact, Push, Principle.

These are the essentials of business success; and the man who possesses such qualities has all that is required to enable him to await the flood-tide which will carry him on to fortune. It may not be given to all to attain the prizes of business life; but the opportunity comes to all, and it is only those who fail to see and grasp it who lose the advantage offered to them, and which probably never comes again.

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On Advertising

"There is nothing that you may not get people to believe, if you will only tell it them loud enough and often enough."—OUIDA.

ADVERTISING is a necessity in the Business of to-day. It will be more than ever a necessity in the Business of to-morrow. The time has long gone by when the world was small enough for people to hunt out your shop for a particular article. People don't usually ask for "Smith who sells so-and-so," but "Where can I buy so-and-so?" People want the goods. They do not care particularly who sells them, so long as they get the right goods at the right price. Therefore, it is essential that the Firm wishing to sell goods should Advertise them, and if other people are selling such goods, the Advertiser must seek to prove that his goods are the right ones. It is not sufficient to produce good stuff, nor is it enough to make a good show. Both are essentials; but a greater essential is to Advertise so as to attract a much wider circle than the people who pass your shop, or those who are recommended to visit it.

The fact is that there are so many good things in the world nowadays that you must Advertise to let people know you have a good thing, and that you claim it is the best of all good things. If you Advertise long enough and boldly enough, people will take it for granted that yours is the best;

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but let it *be* a good thing that you Advertise. All the Advertising space in the world will not give sustained sales to an article which is not what it pretends to be.

There are Advertising schemes that glint and glitter in the sun like morning dew; but, like the dew, they soon melt away. There is too much of the soap-bubble about a great deal of the Advertising we see about us to-day. So many Advertisements charm the eye and captivate the fancy, and then burst, leaving nothing behind. There are other Advertisements which are deliberately dishonest, though plainly written. This kind of Advertising will not avail in the long run. An Advertising catch may occasionally cause a great deal of comment, and may result in some sales; but the only kind of Advertising that is permanently and continuously profitable is the common-sense kind that tells a plain story in a plain and honest way. If in Advertising you can, at the same time, impart to your customer a little knowledge, he will appreciate it all the more.

Advertising is plain, hard, cold, business sense; but it need not of necessity be dull. Some people can't talk 'Shop' without being dull; other people can talk 'Shop' and you don't know it; or at least they make themselves so interesting and amusing that you don't notice the 'shoppiness.' It is the same in Advertising. A little humour or a little pleasantry is not a bad thing sometimes; but the main thing is to get the facts forcibly before the people most likely to be

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interested, without boring them to death with shoppy details. The only kind of Advertising that pays is that which sells goods; and that is the kind you want to do.

The questions, where, when, and how, and to what extent to Advertise, are, and always will be, difficult ones to answer. There is no royal road to successful Advertising; though the man who does not pay for the Advertising often tries to persuade you that he can point the way to one. To decide on a suitable course of Advertising is a task that will tax a man of the greatest experience and of the keenest judgment. There are propitious times to Advertise; and times when Advertising, beyond a certain measure, becomes an unprofitable expenditure of money. It is possible, in fact, to damage a business by an abundance of bad Advertising; just as you may greatly improve it by a minimum of good Advertising.

A new and novel article may excite the caprice and curiosity of the public; make it easy to successfully Advertise for a time; but unless there is a substantiality about the article the Advertising will soon cease to draw business. The public mind may be easily played on for a time and held in captivation by flights of wit and fancy; but Advertising is Business; and in business emotions are to be controlled, not excited. Goods things deserve good publicity; and attractive things should be attractively advertised. The Advertisement that is pleasing to the eye, which jingles in

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the ear, or which tickles the sense of humour, is the kind that will 'pull'; and if the public find there is something good when they get there, they will, of themselves, increase the effect of the Advertisement ten-fold, or perhaps a hundred-fold, by quoting it to their friends and neighbours.

Of late men have set up with specifics for Advertising, and pose as Advertising experts; but, after all, there is nothing mysterious about Advertising; nothing that any good business man does not know. It has been said that any man who is a good reader of human nature can write a good Advertisement. If he can't write the Advertisement, it shows that he can't read people. The man who Advertises successfully is the one who studies his customers, and can tell, pretty nearly, what they are looking for.

There are certain rules about writing Advertisements that should be observed; and it is here where the skill and judgment comes in. The main thing, is, to put the facts you want to Advertise in a natural way. Sensible people like natural talk. The Advertiser should talk as naturally in his Advertisement as he would do over the counter. Don't state anything you could not substantiate in the presence of your customer, with the article before you. Avoid comparisons with competitors. It is better to write as though you were unaware that there was another man of your trade in the field; or that there are any other goods of the same kind as yours. You can let people know that you exist, and that you have

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a good thing to sell, without wasting your Advertising space in measuring personalities with your competitors. If you Advertise your goods as 'the best,' you Advertise the fact that similar goods can be had elsewhere; and the customer, with his usual eagerness for the cheapest, may find out such goods, and accept your competitor's word that they are "just as good."

Above all things, it is necessary to be persistent in Advertising. A man who hears about you fifty-two times in a year, will know you fifty-two times better than if he heard of you but once; and the more he knows of your goods, the more likely he is to trade with you.

On Making a Show

"Have more than thou showest,
Speak less than thou knowest,
Spend less than thou owest."—SHAKESPEARE.

THERE are some businesses which depend for their existence on "making a show," as the expression goes. They are like hot-house plants, which must be under plenty of glass, and have open space for the light of day to pour in. Put the same business into a back street, minus the plate-glass windows, and the garish show behind them; and it will fade and die as surely as the exotic plant cut off from its natural surroundings.

Such businesses demand a location on a front street; and, for preference, a corner block. For that you have to pay dearly in London, and in most big cities. Some people, who rail against

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Landlords and Capitalists, denounce the London rentals as iniquitous; but they are the people who are not likely to rent corner blocks. Those who do want such positions will pay for them; believing that if there is business to be done which demands a corner block and a front street location, it is worth paying for accordingly.

There can be no doubt that these are days when 'show' counts for a great deal; and people are apt to judge the status of a firm, in the absence of other data, by outward appearance. The opinion formed is often misleading; for, since the necessity of making a 'show' has become appreciated, mushroom businesses have sprung up, and have been kept going by making a 'show' at other people's expense.

There is a class of business in the City which depends on making a 'show.' The 'show' does not consist of goods behind plate-glass windows; more often it consists of furniture behind plate-glass doors; but the furniture is not for sale. No; it is the client who is sold.

There is too much stress laid on the necessity of making a 'show.' Let us remember that, after all, the real business of the world is not done where the outward show is the finest. There is more wealth circulating in some dingy, dirty, wharfside lane, with its ugly warehouses, with ever-swinging cranes and ever-moving stream of heavy laden traffic, than in the most central and well-kept thoroughfare, lined with palatial offices and thronged by a well-dressed crowd.

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There are businesses which have grown from the most modest beginnings, but have never changed their location—possibly never changed their frontage—in several generations. Yet they are doing as big a turnover as it is possible for the staff to get through; and there is no time to think of outward show. Nor, perhaps, would any show attract more customers. People come to such a firm only when they want to do solid business; and, as a rule, they have no time to think of anything but the immediate purpose of their visit. Such a firm says, in effect:—"You know just what we sell, and where to find us; and you will come to us so long as you feel you cannot get served better elsewhere." There is a sturdy British ring about this; and it is just such businesses that go to make up England's commercial greatness.

Of course, we do not mean that it is good policy to rely solely on reputation. Many old-established firms have come to grief over this. It is always desirable to attract new customers, and it is better that they should not have too much trouble to find you; otherwise they may not reach your place at all. Make a good appearance by all means; but back it up by consistency within. If you cannot make an attractive show, at any rate let people know you are doing all the business, by giving your place a business-like air. Employ men who are brisk and pushing. If you have got machinery to run, keep the wheels oiled! Make it hum!

Depend upon it, if you try to keep what people

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want; if you fill their orders correctly and on time, and give honest value, you will not need to make much of a glass-case show; and perhaps you will not need the corner block on the front street. Somehow people will find you out, wherever you are.

About Competition

"The real conquerors of the world are the thinkers."—LORD AVEBURY.

THE wise business man must look upon Competition as the penalty of Success. The index of merit is generally Success; and Competition against a successful Firm is a good advertisement for it, because the Competitor seldom fails to advertise the fact that he is in competition with you. As a rule, he has nothing new to offer; his only claim on the attention of the public being that he can offer imitations of your goods at a cheaper rate.

Competitors, like the poor, are 'always with us;' and no successful Firm, in a new line, can long expect to escape Competition. It is a singular fact, however, that Competition seldom affects soundly-managed, old-established businesses. On the contrary, it seems to provide the stimulus to renewed exertions, which would not, perhaps, have been made otherwise; and the result is, greater and greater success. Many a business has a much greater turnover to-day than when

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it had no competitors. Thus the successful business man can afford to look upon Competition with a friendly eye.

Healthy Competition is good for trade. It is the lubricant for the wheels of business. It keeps off the rust. It sharpens the wits, opens the eyes, and furnishes new ideas. It is the safety-valve for explosive customers, who like to feel they can go elsewhere when they are a little hurt because they have been pressed for payment of an overdue account; or think they are not being treated quite well when some little mistake is made. Such customers generally come back again, with the feeling that the old Firm is no worse than the new one; and, perhaps, not so bad.

An old Firm need not fear Competition. It has many advantages over its competitors in well-established facilities, trained staff, tried organisation, good credit, floating capital, and well-advertised position. There are certain advantages in business which can only be acquired by waiting and working. The competitive firms may also wait and work; but meanwhile the old Firm is forging ahead more vigorously than ever.

Nevertheless, Competition must not be underrated. It is all right to look upon it philosophically; but the wise man at the same time keeps his eyes open, to see that his competitors do not steal a march on him. It is necessary to distinguish between the unhealthy efforts of price-cutters, who generally defeat their own ends, and the genuine Competition of those who, by some new

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method of manufacture, or by some new invention, improve on existing appliances.

It is best in any case to look Competition squarely in the face. Don't fear it. Remember that your success depends upon studying the interests of those who support you; getting the confidence of your patrons; and being resolved to keep it by deserving it.

"'Tis not in mortals to command success;
But we'll do more, Sempronius, we'll deserve it!"

About Prices

'For what is worth in anything
But so much money as 'twill bring."—BUTLER.

THE absorbing question in most businesses just now is the matter of cut-prices. It is no mere local question. The grievance is as chronic in New York, or Chicago, as it is in London, or Birmingham, or Edinburgh, or Glasgow. The same thing agitates business on the Continent. From the chilly north to the sunny south, the cry resounds. Australia, New Zealand, and South Africa add their quota to the universal grievance, and even in India the cut-price question is equally as burning a problem as that of "how to keep cool."

There is no complaint of international competition; it is simply a local vendetta everywhere; everywhere, in fact, where two or three traders are gathered together.

But there is nothing very remarkable in this.

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Price-cutting is not confined to any one business; nor is it the besetting commercial sin of any particular country. Is it possible to name any trade whatever, on the face of the earth, in which price-cutting, of some form, does not exist?

Wherever there are two of a trade, you may depend upon it that it will be a natural instinct of one to cut prices. It is almost equally as fundamental a law of nature that where there are three of a trade, two will lay their heads together to defeat the price-cutting of the third; and it is also within the bounds of human probability that a fourth party will step in and compete with them all.

What is the good, then, of forming 'Trusts,' 'Rings,' 'Associations,' or whatever they may be called? They can never attain their object whilst human nature is what it is. As soon as self-interest runs counter to that of the Association, the latter has to go.

Far better for every man to stand by himself; and frankly recognise that, in an age of fierce competition like this, it is only by enduring, unshrinking, labour and originality, that one can advance to either influence, prosperity, or power.

It is no good setting up in business simply to copy your neighbour. That can only result in your having to cut Prices in order to get his Trade. In the majority of cases the result is disastrous to the cut-price man. Without being able to produce work with more economy than his neighbour, or any better, he has played himself down below a living profit; and with his capital absorbed

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in the starting of his business, he has no margin, so that he struggles on in desperate straits. His work deteriorates in quality owing to vain efforts to economise when too late; and very soon he is unable to get orders at any price.

There are, of course, exceptions; as in the case of practical, industrious men, who, by their technical knowledge, skill, energy, and industry, and by their foresight in adopting labour-saving machinery, are able to work their businesses at the smallest cost, thereby giving the customer the benefit of a reduction in Prices. That is quite legitimate; but, unfortunately, such men are seldom to be found where cut-prices rule.

In these days the public is much more easily caught by 'something new,' than by cut-prices. To put it bluntly, the average man is more easily cajoled into paying a high price for something which appeals to his sense as novel, than persuaded into buying something familiar to him because it is cheap. The world yearns for 'something new' and will buy that 'something,' not because it is particularly needful, but because it is new; and therefore must be much better than the old.

The moral then is, give the World what it wants, or what it thinks it wants, and you will succeed. If you give something which proves really useful and good, as well as new, you will succeed all the more.

Novelty, Quality and Cheapness are the three things which make Success in Business; but cheapness is the least essential. If you have got

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something new, and something good, the prospective customer cannot fool you by saying he can go round the corner and get it cheaper. He doesn't come to you out of brotherly love, and sheer good-will; but simply because you have got something that he can get better from you than elsewhere; or because you have something which is not offered by others.

About Profit

"Let a man contend to the uttermost
For his life's set prize, be it what it will."—BROWNING.

PROFIT (says the Dictionary) is any pecuniary gain or advantage. This definition is not satisfying. The business man will say that Profit is the difference between buying and selling. Even that does not satisfy us; for there are some people who make profits without buying, and without selling. One thing is certain, however, that there can be no Profit unless something has been expended to gain it, either in energy, time, or money; but it is not necessary to put down money in order to make a Profit.

The working man may have no money until he receives his wages on Saturday; but if he has health and strength and manual skill, he has all that is necessary for making a Profit. He gives his work and receives a wage; which he may perhaps foolishly imagine is all Profit. This, however, is a mistake. The Profit on wage-earning is the difference between what it costs to live and what is earned.

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The wise business man must pay interest on Capital; and the Capital of a working man is his health and strength. Will it last? No; the time will come when the limbs drag heavily, when the brain is sluggish, when the eye and ear are weaker, and the fingers have lost their cunning sense of skilful touch. Then it is that the Capital is running out; and there is no accumulated interest to make things even.

The business man says to himself 'My Capital is worth at least five per cent'; and the thrifty working-man should also reckon to charge 'at least five per cent' for his Capital. Five per cent of a man's earnings, if regular, during the working years of his life, will purchase a respectable annuity in old age. Yet how many are there who make this provision?

So much for the working-man's Profit. Now, what about the Employer's Profit? Well, to begin with it does not necessarily follow that because a man is an Employer he makes a Profit. More often than not he doesn't. In many cases he does not even make the working-man's Profit; the return for expenditure of health and strength. Is it not too frequently the case that the Employer appears to be the employé of his men? It sometimes seems as though some Employers were simply poor drudges, whose sole business is to hunt around for money to pay wages with on Saturday.

The question which every employer should put to himself is: 'Are those fellows employing me or am I employing them.' Our answer is: 'If

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you are not making a Profit, the men are employing you.'

Every man sets out in business with the intention of making a Profit; but nine out of ten men forget to see whether their business is profitable after they once get started. They imagine that orders mean Business; and that Business means Profit; the more Business the more Profit. This is a fallacy that has often been proved in that severe school of commercial education, the Bankruptcy Court.

Why will men do Business without a Profit? Does anyone ask them to do so? Will anyone thank them for it? Will the customers who have benefited put forth a hand to save a bankrupt from the workhouse, when ruined in Business and broken in health? No; not a bit of it. The World will move on, shrug its shoulders, and say, 'Why was he fool enough to work at no Profit?'

All reason and common sense should tell a man that he must live and work to make a Profit. Every man in Business ought to have constantly staring him in the face the words 'Make a Profit.'

Write it large. Hang it up in your office. Nail it in brass letters to your counter. Have it interwoven in the door-mat. Stick it up on the shop window in glaring white enamel letters. Run up a sky sign with it, if the County Council will let you. Have it stamped in big gilt letters on the cover of your ledger. Put it on your Bank pass-book, and your cheque-book. Stamp it on your purse, your diary, and your pocket-book. Print it in

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red on your invoices and statements. In fact, let it hit you, and your Customer, in the eye, everywhere. Your Customer will think none the worse of you for it. So rub it in, thickly.

Make a profit. MAKE A PROFIT. MAKE A PROFIT.

And mind you do.

If you don't, you deserve to have the words chiselled as an epitaph on your tombstone.

Keeping Time

"To save time is to lengthen life."

IT has been well said that Punctuality is a virtue that all men reverence in theory, but which few carry into practice. Many a business has been ruined by broken promises in the matter of keeping time. Some men promise lightly without giving a thought of their ability to perform; whilst others make promises which they well know they cannot possibly carry out. The excuse of the latter is, that in these competitive times they cannot run the risk of giving a Customer offence by refusing to give a promise as to time, or by declining to take a job saddled with an impossible time condition. They take the job in, and trust to luck to pull them through. Untruthful excuses have to be resorted to, until in the end the Customer loses all confidence and patience, and takes his work elsewhere. It is seldom that he comes back again to a Firm that has treated him in this way, even if he has to submit to the same treatment from

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half-a-dozen others Firms. He will do anything to avoid taking his custom back. If he should find a Firm whose promises are fairly to be relied upon, we may be sure he will stick to it.

Firms who make a point of trying to keep time have old Customers on their books who pay top prices, and who cannot be tempted away by the blandishments of cut-price canvassers. It is a notable fact, in many businesses, that a cut-price Firm is very seldom a punctual one. In the scramble for work at any price, punctuality of delivery is the last thing thought of, as a rule; and the result is that the daily work of such a Firm mostly consists of 'rushes' of trial orders from new customers. Repeat orders seldom follow, because the work is scamped; and the Customer, prejudiced from the first, rates it at the cut-price man's own value. He says to himself, 'Oh, it's cheap work, what else can I expect; better pay a little more and get decent work done to time.'

We would counsel practical men to think over this matter of keeping time, and make a rigorous, examination of their business system to see how faults under this head can be remedied. A want of system, defective calculations and imprudence in making promises, when the probabilities of fulfilling them are very uncertain, are frequent causes of want of Punctuality.

The punctual man will faithfully perform his promises, regardless of cost, or of consequences to himself. But, as a rule, he is not called upon to make any sacrifices; because he makes provision

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to avoid delays, which too often arise from want of Method, and from attempting to do too many things at once. Method is the very essence of business; and there can be no Method without Punctuality.

It will probably be urged that some businesses are too full of uncertainties, in the course of producing the work, for any System or Method to be successful. We do not believe this. We do not believe that there is any business but will yield to persistent and steady effort to establish a Method which will enable promises to be kept. If there are some uncertainties, provide for them by getting work smartly in hand; so that difficulties will be discovered at an early stage and not when close on the time for delivery. There are, moreover, certain stages of all processes which are not uncertain; and time can generally be saved here, thus giving a better chance for the more difficult part.

Again, if your Customer has an idea what is about the usual time to get a job done, you can probably steal a march on rival firms by adopting time and labour-saving appliances not possessed by them. A Customer will be sure to be pleased by getting a job before he expects it, rather than having to dun for it hours after the promised time.

There is another feature, and a good one, resulting from doing work to time; it is generally done more economically. Jobs which hang around always consume more of the workmen's time. Men dawdle over jobs which they get to know are not urgent. They do a little bit of the work, and

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then put it aside for another job; so that whilst there is apparently a lot of work done, there is nothing to time; and it is almost impossible to know what such jobs cost.

From every point of view Punctuality is the most desirable quality in Business, and it must not simply be Punctuality in the mere keeping of certain set hours; but in answering correspondence; in keeping appointments; in fulfilling engagements; in paying bills; in rendering accounts; and, in fact, in everything that appertains to a commercial life. Expedition is really the life and soul of Business.

About Economy

"Take care to be an economist in prosperity; there is no fear of your being one in adversity."—ZIMMERMAN.

WHEN a man suddenly begins to economise we may depend upon it he is in a bad way. Either he feels he has made a fool of himself; or that he is going to, if he does not look out.

Most men begin to economise when it is too late; and the result is often a further exemplification of the old adage about 'spoiling a ship for a ha'porth of tar.' Many a firm has been ruined in endeavouring to avert disaster by misplaced economy.

To be profitable, Economy must be practised all the time; not introduced in jerks, or by fits and starts. As the saying goes, 'When beginning the loaf is the time for saving.'

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Economy is only another word for Management; good Management. It is a science of exact quantities; an orderly and methodical arrangement by which all parts are adapted to secure the maximum of good result, by the minimum of outlay. It is a method which avoids waste and extravagance; the art of making the most out of everything, and applying the money so made to the best advantage.

Economy must never be pushed to the verge of parsimony. There is no need for such a thing. The truly economical man can afford to be liberal; and the Firm which manages its business with prudence and Economy, will always be able to pay its employés well; provide them with proper tools and materials for their work; and give them comfortable surroundings. Where real Economy is practised, there is no occasion for bullying and driving workmen; for starving them in tools and supplies; nor for working them long hours; and the result is the creation of a higher status of character among them.

Economy in its best sense means the saving of waste and the avoidance of unnecessary expense, whether in the management of the nation, the warehouse, the workshop, or the home.

It is too often the case, however, that a man who tardily takes steps to economise because of diminished profits, or because of heavy losses, starts at the wrong end. Faithful and skilful workmen of long experience are discharged, or allowed to leave, for the sake of saving a few

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shillings in wages; although far more is often lost afterwards through the bad work and mistakes of the inexperienced boys, or 'ne'er do well' men, who take the places of the old hands.

Then the materials bill is overhauled; but in the case of many businesses attempts are made to get a penny or two per foot, or per yard, or per pound, reduction on things used, resulting in spoilt work and waste materials, more than outbalancing the difference in price between good and poor stuff. Far more might have been saved by overhauling the scrap heap, to see if the stuff was being cut to advantage; or whether excessive margin was being allowed for trimming. It is the same with many other things. In a certain business we are acquainted with the dealer is screwed down to the last farthing profit per ounce for a certain article; and yet the waste of it in many businesses is most serious. In the matter of gas and electric light, too, the waste is enormous, even in well-managed business houses.

Another wrong way of economising is in the reduction of Office expenses, leading too often to mistakes in charging, delays in delivery, and often loss of customers. 'Sacking' the traveller is a favourite way of economising; with the result that he carries off perhaps half the business to a rival Firm. Not less foolish is cutting down advertising expenses, especially in any Firm where advertising has been the making of the business. If you leave off advertising you will soon be forgotten. You deserve to be.

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The essence of true Economy has been well summed up in a few words: 'The principal thing in matters of Economy is to cut off all superfluous expenses; but true husbandry doth lie in expending the same money to more advantage than another; and as the vulgar say, "to have four pennies for your groat."'

About Giving Credit

"Creditors have better memories than debtors."—FRANKLIN.

MANY a business man has no doubt often exclaimed to himself, with a sigh, 'If only I could get all my money in I should be a rich man.' Many a man, too, with this feeling strong in his mind, has straightway started the ruin of his business by making a desperate attempt to get money in, reckless of consequences.

The question of giving Credit is one of the most difficult problems, indeed one of the greatest worries, a business man has to face; yet it must be faced, and faced boldly.

To begin with, it is no good theorising about the advantage of doing Business on a cash basis. We would all do it that way if we could; but we can't do it. Even if you have a monopoly, you can't do it; because if a Firm with a monopoly refuses to give Credit, there is a loophole left for another firm to come in and do the same kind of Business on a Credit basis.

And, by the way, is it not surprisingly easy to

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do Business if you give unlimited Credit to every Tom, Dick, and Harry who comes along? Why, any fool can do Business that way, so long as his money (or, usually, somebody else's money) lasts. Such a man generally attributes his failure to want of capital; he argues that if only he had more capital he could afford to give Credit and wait. This latter idea is a common mistake. The fact is that good management, with a little capital, is more likely to lead to Success than an abundant capital without the good management.

There are many examples of men with no capital, or with very little, being always punctual in their payments; their word as good as their bond; whilst others, with an abundance of capital, are never to be depended upon.

Granted, then, that Business cannot be done without giving Credit, how are we to decide when to give Credit; to whom to give Credit; and what term of Credit to give?

To begin with, no man ought to be in Business —certainly not in the position of deciding about giving Credit—who cannot read at least some of the riddles of human nature; who cannot judge approximately a customer's character at sight; or who cannot judge the traits of customers at a distance by reading between the lines of correspondence. A good business man should train himself to look at all matters upon which he is called upon to decide with a judicial frame of mind.

It is no good giving any rules how to decide about giving Credit. Suffice it to say: 'You must know

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your man.' But before promising to give credit tell him your terms or ask him what Credit he wants. Then request references as to his ability to fulfil your terms or his promises. If a man cannot give references, he must give evidence of his means, or furnish security.

These are the cardinal laws of Business, and no sensible man can object to them. Beware of the man who tries to 'bluff' you with such remarks as 'Everyone knows me; there's no need for a reference.'

In a few words, don't shirk this matter of getting an understanding about terms beforehand. You can always hold a man up to his promises; whereas if he has no arrangement he can wriggle out by saying he did not know your terms.

Having arrived at a good preliminary understanding, be careful not to have any questions about prices or delayed invoices; nor disputes about unaccepted goods; all of which will furnish excuses for non-payment at the proper time. Be prompt in sending monthly statements of accounts. Have them out by the first of the month. If a man has exceeded your terms, remind him of it. If he takes no notice, remind him again. Give him a third and fourth notice; and if he still has not the courtesy to reply, hand him over to your lawyer. He deserves it. A legitimate excuse will be accepted by most good business houses; and a frank acknowledgment of a difficult position from an honourable man will invariably be treated with proper respect.

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A wise Firm will make it easy for a man to pay, by agreeing to take instalments of a large overdue account, by taking a bill, or by agreeing to hold some tangible security. A house strict in collecting accounts need not necessarily be harsh; but above all things must be firm and consistent. No Business that is worth having will be lost by firmness in the matter of extending Credit; so long as this firmness is exerted in a courteous and a business-like way.

A good deal may be done in training Credit ustomers to punctual payments by punctuality on the part of those who give Credit; that is to say by punctual rendering of accounts, and systematic application of a little pressure. The man who can pay, pays up with more promptitude; whilst the man who will not, or cannot, pay is found out all the sooner. And, say all of us, the sooner the better.

On Failure

"Every failure teaches a man something if he will only learn."—DICKENS.

THERE are very few men who have the honesty to admit, even if they have the perception to see, that their failures in life are brought about by their own shortcomings. They set Failure down to ill-luck; to the treatment they have received from other people; to want of capital; to everything, in fact, but the real cause—the insufficiency of their own efforts, or their unsuitableness for the occupation they have chosen.

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One cannot always expect Success; and it is not given to all of us to win the prizes of life. Out of every score who are striving, perhaps only one can win. But remember, the prizes are going all the time; and if you fail once, there is still opportunity. Find out the cause of your failure and remedy it in the next attempt.

The true man knows he can do better than he has done if he tries. The best men are those who make the most of what talent they have. We may not all have the capital which glints in the sunshine, and chinks on the counter; but if we have our faculties about us we possess capital in the shape of brains; which, though not recognised as assets in the bankruptcy court, are worth twenty shillings in the pound to the man who knows how to use them to a good purpose.

It used to be said that in the days of our fathers a little capital and a very little aptitude for Business were sufficient to ensure a living; but we want to-day men with a little capital and a *great* aptitude for business.

The times have changed, are changing still, and will change more rapidly than heretofore; so that the business capacity and enterprise that would have made a fortune twenty years since is utterly inadequate to-day. The times need a knowledge of Business far in excess of what was formerly required for men to live, even without accumulating a fortune. It is an age when men must think more; the brain must be kept active, quick to grasp every side of a question at once,

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so as to know exactly what is best to do. To cultivate such a faculty men must not cease learning when they leave school. They must read, they must listen, they must keep their eyes open to the teaching of everything around them; never allowing prejudice to warp the judgment, nor to prevent them from grasping the advantages of the inventions and discoveries of a progressive age.

We want practical knowledge to go hand in hand more with advanced science. Competition is, indeed, so keen that the stern monitor, Necessity, will compel the union of scientific thought and practical work.

It is not all, however, that a man should be possessed of a scientific and a practical education to be successful in Business; any more than that the possession of money will ensure his success. We see, too often, on the one hand the practical man wasting the hard-earned savings he gained as a useful and valued employé in trying to run a business for himself; and on the other hand some poor unfortunate who has been placed by his friends in a position for which Nature has made him totally unfit, struggling against Fate.

The elements of Success are in a man's personal character; and among the attributes he must possess to be successful in the highest sense of the word are the virtues of Patience, Honesty and Industry. To avoid Failure needs Energy, Concentration, Skill and Thrift; in fact, to do anything great needs assiduous application and tenacity

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of purpose. In business to-day we want men who have a horror of Failure; who will look upon Failure as an unbearable disgrace, a living death. There would be few failures if men would go into business as Nelson went into battle, exclaiming 'Victory or Westminster Abbey!'

On Taking Stock

"It is right to look our life accounts bravely in the face now and then, and settle them honestly."—CHARLOTTE BRONTË.

EVERY good business man takes stock at least once a year. It does not matter whether he is a wholesaler, retailer, or a manufacturer; the necessity of taking stock is the same in each case. There is a class of people who say to themselves, if they think of the matter at all, 'We don't keep goods to sell; what is the good of taking stock?' This reveals a common fallacy about stock-taking. It should be thoroughly grasped by every man of business that stock-taking does not mean the mere taking of an inventory of goods. It means in its broadest sense, a general survey of the business, a determined effort to find out just where we stand; how much we are worth in plant; how much in stock; how much in book debts; whether our returns are balancing the expenditure. It is a troublesome business. It wants a lot of patience. It needs a lot of determination to do stock-taking thoroughly; but when it is done one is well repaid by the satisfaction of finding out stock and debts

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that have been overlooked; things which are costing more than they ought to do, and items of expenditure which have increased out of proportion to the increased trade. One finds, too, that probably personal expenditure is increasing faster than one's income justifies. Stock-taking then, is or ought to be, a thorough examination of the whole state of the business one is carrying on.

We fancy there would be less price-cutting in certain businesses if the cut-throat firms carefully took stock of their concerns at least once a year. It would be a revelation to them to find that nearly all their profits were being swallowed up by the 'cut' of ½d. or 1d. in some price rate. The reduction seems very small on an individual job; but it is a big thing on a year's turnover.

Stock-taking teaches us the truth of the old Scotch saying that 'Mony mickles mak' a muckle,' and if for no other reason than that it trains us to habits of carefulness, stock-taking is a thing worth doing.

There is another feature about stock-taking that should be carefully observed. In estimating the value of your plant, do not forget to consider how much it has depreciated. It is no good putting down what you gave for it years ago. It may be all obsolete now from a selling point of view, though your men may be getting along with it somehow. It is no good putting down as good assets a lot of stuff the junk-shop man would want paying for carting away, and deluding yourself

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into the belief that you have a potentiality of wealth in your plant.

If you want your plant to show up well as an asset you must buy good appliances to begin with, have them handled carefully as you go along, repair them as soon as anything goes wrong; and when you think any piece of apparatus is getting obsolete, sell it off as speedily as possible, whilst something can be got for it, instead of waiting till the time comes when people will not buy it at any price.

If you have consistently written off something for depreciation of your plant every year, you will soon be able to tell whether it will pay you to sacrifice some of the old stuff, and have new and up-to-date material in its place. The times are always changing, and you must change with them, if you would be "in the swim." Stock-taking should tell you if you are moving with the times. If you are not, you might as well retire at once, for you will have to before long; and it will probably be under unpleasant circumstances.

Money Back if Not Satisfied

"A satisfied customer is the best advertisement."—MARSHALL FIELD.

No business man likes to refund money paid for goods supplied. It is 'ag'in natur',' as some bucolic philosopher has remarked; but, as a matter of fact, every good business man does it, whether he says it in his advertisements or not, because

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OF CALIFORNIA

he knows the worst advertisement he can have is to make someone keep what he doesn't want.

It is best to let people feel when they come to you that they can take it for granted if you sell them something which is not quite satisfactory, you will take it back and return the money, if proper goods cannot be given in place of the faulty article.

The tradesman whose goods are really reliable will not have much trouble about taking things back. If merchandise is returned in good condition so that it may be placed in stock and sold again, there can be no good reason why a customer should be compelled to keep it.

An American firm has been advertising 'money back' for the past thirty years; and they find it pays. The advertisement says: 'We do not offer money back because we think you will want it back, because we are pretty sure you will not.' That's just the point. A man who advertises thus, does it to show that he has the greatest possible confidence in his goods. It is a guarantee.

The firm in question not only advertise in this way, but they act up to it. Every salesman in the house is instructed that in case anything is returned the money must be paid back without a word of argument, and without question. After the customer has the money in his hand, it is thought to be time enough to find out what is the matter with the goods. The idea in that store is, that if a man brings back something and says 'I find this was not what I wanted, I would like to have my money back,' he gets the money first. Then

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the salesman asks the customer what is the matter with the article; and if he doesn't think they could give him something that would suit better. The customer, with the money in his pocket and his heart full of gratitude for being let off so easily, feels in duty bound to make some purchase to replace the article complained of; so that in the end the dealer has lost nothing by it.

The manager of a big furniture house who was asked his opinion on this question of refunding money, used a very good argument in its favour. He says: 'If a woman buys a bedstead here and finds there is a crack in it, the longer she keeps that bed in the house the bigger that crack gets. She isn't any better satisfied after the bed has been in the house a year than she was when it first came; and if anybody asks her if this is a good place to buy furniture, she will say "No," and she will refer to that cracked bedstead. She will make it cost us about fifty times the price of the bed. If, on the other hand, when she complains, we send up and get the defective piece, and substitute another perfect one, without making any fuss about it, she will tell her friends that we are fair people; and that we treat our customers courteously; and that everything we sell must be reliable or we will take it back. In this way she will give us advertising which we could not pay for with money.'

Now these are ideal principles which everyone ought to act up to; and which, no doubt, every good business man tries to act up to. There are,

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however, times when a customer is exacting and exasperating. There are some customers who are reckless in ordering; and therefore are disappointed to find the goods are not what they expected. They have not read, or have misread, the catalogue description, if they have ordered through the post; or, if they have selected the goods personally, they have not taken pains to investigate the points and purposes of the articles. Machinery, mechanical appliances, tools, apparatus, instruments, and the like are often returned simply because the customer does not know how to use them, though he thinks he does, and consequently fails to appreciate the same. Such cases are extremely worrying to the manufacturer, who knows perfectly well from the reports of numerous other customers that the goods are all right. It is a hard trial to give in to such a customer; but it is best done, unless there is a chance of seeing the customer personally, to investigate his complaint and explain the working of the thing.

Occasionally one will meet with a customer who is hopelessly prejudiced, and has made up his mind not to have the article he has purchased. It is best not to argue with such a man; give him his money back right away; or give him credit for it if not paid for. He will feel satisfied with himself to score off the manufacturer; and will be friendly disposed for future Business. Such men often turn out the best customers in the end; because they are generally men who mean to pay, but don't believe in paying for something they are

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dissatisfied with. A customer who orders lavishly and is easy to please, may generally be looked upon with suspicion, if he does not pay cash. Good business men have a sneaking regard for a customer who haggles over a price to the last farthing, and pays promptly to extract the utmost possible discount. One such customer is worth a score of 'dead beat' procrastinators whose accounts are always hopelessly overdue.

Try to Please the Customer

" Dare to be true, nothing can need a lie ;
A fault which needs it most grows two thereby."
—HERBERT.

IT may be urged that it is easy enough for a dealer to take back goods which have been sold from stock, and can again be put into stock ; but it is different in the case of a manufacturer who makes goods to order. That is very true, and it is here that the greatest difficulty of this 'money back' problem comes in. It may be that the goods are of no earthly use to the manufacturer if a customer throws them back on his hands. But is there any good purpose to be served by fighting to make the customer take what he doesn't want ? Is it worth while, for the sake of saving this small loss at the present, to forfeit all further orders ? Depend upon it there must be some fault in the goods. A customer would not return them out of mere capriciousness. Try to find out what the fault is, and remedy it with a new lot. If you

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succeed in pleasing the customer at the second attempt, it will be an experience for you in learning what to avoid; and will not only save future troubles with this customer, but also probably with many others.

A harder case is where a manufacturer makes a machine or some piece of apparatus to an order, which is too often very vague and ill-considered, and when finished the customer refuses it. Some firms will not make goods to special orders unless the most explicit instructions are given, and the whole thing is perfectly clear on both sides. Such firms are wise in their day and generation. Other firms will not take orders out of the ordinary stock line at any price; and though they may get the reputation of being independent, they get on best with their customers in the long run.

We are not prepared to say what is the right thing to do in cases of disputes over special orders. Such occasions call for the exercise of tact, and as Disraeli has said: 'Tact does not remove difficulties; but difficulties melt away under tact.' One cannot, perhaps, let a customer off from responsibility for his order; but one can offer to put the thing right, and finish it to his satisfaction. It may cost more than you have estimated. Never mind, it is your duty to please your customer; it is his right to be served satisfactorily

There can be no doubt that 'money back if not satisfied' is the right principle to act on in business. It may have to be qualified and modified a bit according to circumstances; and you may have

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to pocket your dignity and swallow your pride in acting up to it; but you must do it; and it is best to do it with as good grace as possible.

In the majority of cases where there is any trouble about the refunding of money for goods returned, it is because the principals of the business do not know of it. When the goods are brought back, the clerk or salesman sees that the customer is unreasonable, as no doubt he often is, and tries to argue the matter with him. But the minute the case gets under the notice of the principals, the money is refunded without a word. They know it is good business to do it.

If customers would only lay their complaints in a reasonable spirit, and not with an idea that the tradesman is a piratical individual, whose only mission in life is to 'do' people out of their money, there would be very few disputes which could not be met and easily settled on a reasonable and satisfactory basis.

About Extras

"Make yourself an honest man, and then you may be sure that there is one rascal less in the world."
—CARLYLE.

IN every sort of business 'extras,' whether by way of advance in prices or in additional charges for work claimed to be done, are a worry and a trouble. Every business man has a little 'kick-up' with his customers at some time or other about extras; and there isn't a customer anywhere under the sun

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who doesn't complain when extras are stuck on to his bill; at least we don't know of such a man. If such a one does exist, he ought to be provided with a glass case and kept on exhibition at the Chamber of Commerce; or better perhaps in the mummy room of the British Museum.

Most business men prefer a customer who will 'raise the dust' about 'those extras,' as it gives an opportunity of explaining and showing that the charges are fair, as extras always should be. Every honest business man has the greatest dislike of extras; and has the utmost misgiving about charging the customer more than the bargained or listed price. In the majority of cases the extras never really represent the amount out of the pocket of the tradesman. He knows the customer will object, and puts down bare cost or splits the difference in favour of the customer. But no matter how liberally you meet the customer in this way, he is sure to object, unless some arrangement has been made beforehand about extras.

This last proviso suggests the best and only way out of the difficulty in regard to extras. Get the customer to clearly specify in the first case what he wants; and if an estimate is given, state carefully everything that is to be done for the money. Then, when the work is commenced, notify to the customer the likelihood of any extra charges the moment the occasion arises, and if possible before the work is done. Don't worry the customer by simply saying 'That's not in the bill; we'll have to charge extra;' but tell him either

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precisely or approximately what will be the amount of the extra. Then he can decide whether it will pay him to allow the extra or not; or if he wants to fight you as to the necessity of the extra, it is better for you that he should do so right there, before he has got your goods or work. He can't tell you to 'jump up' for your money, as he might do if the transaction were completed.

The worst of it is that there are some dishonest competitors in every business who live on extras. They send in estimates which are never intended to cover the cost of the work; relying on extras for the profit. Men who make a business of this kind of thing are generally past-masters at the game. They put the extras on as thick as they possibly can; and hide them under all kinds of plausible description, so that the customer cannot easily check them. The idea is that the customer, in despair of settling the matter, will suggest a compromise, and the trouble will end in 'splitting the difference,' which will generally be in favour of the tradesman. There is no chance for honest dealing when such pirates are about; and the tradesman who values his peace of mind and self-respect will do well to refuse to put himself in competition in cases of this kind.

Another bad feature of present-day business is the unscrupulous use which some customers will make of 'cut-throat' estimates. For instance, a customer knows perfectly well in his own mind that he will not get properly served by the man who sends in the lowest price; yet uses the estimate

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to force a reduction from the firm he would prefer to give the order to. There are many men, who believe themselves upright before the world, who cannot see the gross dishonesty and untruthfulness of such an action. Half a lie is the basest of all untruths; and it is a good half of a lie to suggest that you can get 'the same thing cheaper' when you know perfectly well it is not the same thing; and that is the reason you don't want to give the other man the order.

Even reticence is sometimes as bad as wilful lying. The man who talks or advertises in such a way as to lead people to infer that to be true which he knows to be untrue, is a cheat, and the less you have to do with him the better. Lord Brougham said 'Many men will not scruple to exaggerate or extenuate facts, nay, to suppress the truth they know; and even forge what they are well aware is false coin; so that they can make concealment available for the defence of their party.' What applies to politics and social life applies equally to business. We can't have one code of morality for business and another for private life. If a man cannot be trusted in business, you can never trust him as a friend or neighbour.

Extras are so often synonymous with untruths that customers cannot be blamed for looking upon them with suspicion; and to maintain a genuine extra charge you must have the confidence of your customer. If he is himself an honourable man, and once believes you, obtaining confidence in your integrity, extras will never give any trouble.

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You may have a little quarrel occasionally; but with confidence in each other's fairness you will always arrive at an amicable settlement.

About Method

"Despatch is the soul of business: and nothing contributes more to despatch than method."
—LORD CHESTERFIELD.

OF the many causes to which failure in business is ascribed, want of Method is the last thing that would be admitted, though more often than not the real reason of ill-success. We hear often enough of such explanations from bankrupts themselves as 'want of money,' 'want of opportunity,' 'bad luck,' 'bad debts,' etc.; but if the Official Receiver could be induced to state the causes of the majority of failures which come under his notice, he would say 'want of prudence,' 'want of tact.' 'want of knowledge,' 'want of purpose,' and above all things, 'want of Method.'

Yes, write it up large: WANT OF METHOD; the true cause of half the failures in life. It has broken up homes, destroyed life's prospects, blighted ambitions, wrecked businesses, and broken men down in the heyday of life with worry, anxiety and sorrow. It has sent men to workhouses, lunatic asylums and prisons—aye, and filled many a grave.

Yet men will go on trying to do Business without Method, heedless of the lessons they should learn

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by the sad experience of others; and blind to the teaching of their own bitter experience in trying to run a business in which Method is either inadequate or totally absent. Day by day they are worried by troubles arising from their own errors, or the mistakes of their employés; or harassed by inability to get business done to time, or to make ends meet; and yet they cannot, or will not, see that the remedy is in their own hands. They blame employés when they should blame themselves. If employés are left to do as they please, it is foolish to blame them if they go wrong.

Let every business man ask himself, when a mistake occurs, whether he could not have done something himself to have prevented it, either by giving his employés proper instructions; or by devising a system of checking one man's work against another; thereby preventing the possibility of such an error.

It has been well said that the employer should be captain of his ship, and his presence is equally necessary to its safety. Even in very large concerns, which may be correctly described as a series of small concerns worked under one management, the employer should generally superintend; and by his books be generally cognizant of the principal details of his establishment.

We too often hear the heads of businesses say, 'How can I find time to see after every little detail? I cannot be on the spot always; I have to trust my employés; and they will go wrong sometimes.' True, but how often may an error be

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averted by constant anticipation, watchfulness, and organization? To our mind, an employer who excuses himself to a customer by laying the blame on his employés, accuses himself of weakness, if not incompetence.

Never let your customer know or feel that you mistrust your men; or that you have no confidence in some particular department. It implies at once a weak organisation. Take the blame on the business as a whole; set the matter right with the customer without entering into long explanations as to what this or that man or department ought to have done; and when you have finished with your customer, review the causes which led to the mistake, delay or trouble, whatever it may have been. But before anything else, sit down in your own private office and review yourself, and reckon your own responsibility.

Don't haul the offending employé on to the carpet and lose your temper in abusing him. Just quietly talk the matter over with yourself. Try to kick yourself mentally for having a business in which a mistake was possible. Wasn't there something you might have done to avoid it? Isn't there a want of Method about your business? Isn't your correspondence loosely conducted; and are not your letters badly filed; your books badly kept; your orders loosely given; your shop untidy; and your men allowed to become slovenly and unpunctual in their habits? Depend upon it there's a screw loose somewhere.

Men are very much what their masters make

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them; their habits as a rule reflect the style of business as a whole. In well-managed businesses will invariably be seen bright, intelligent, tidy-looking men, whose every action shows their briskness and smartness. Every man has his place; and every man is in his place. There may not be an air of hurry-scurry and bustle; it is rather like looking at some intricate piece of machinery, some parts of which go slowly, some more quickly, and some with great speed, but each moving in its appointed way at its given rate; and the whole uniting to turn out something perfected and finished from the raw materials which were put in. There is a master hand and master brain to start, stop, or guide the machine; and if he does his part aright, the mechanism does its appointed work.

'Method' (says one writer) 'digests the matter that industry collects; it is a habit of saving time to all; and without which no business of any size could be carried on. It apportions time to duties; never trusts to memory. Diaries and indexed books are cheap and invaluable. Arrangement keeps, by means of books, an exact registry of every transaction; it has a post for every man, knows what every man does; a place for every tool, a pigeon-hole for every paper; it keeps all books posted up, by which you are cognizant of what you are doing and have to do, and enabling you to send out your accounts to time.'

If men who are in the position of employers or managers would only study Nature a little, they

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would see what splendid lessons she teaches us; how everything in the universe has a place 'where, though all things differ, all agree.' But there are so many men in positions of responsibility who go through life seeing without learning. That is the reason why great success in life only comes to the very few; and they are invariably men of Method.

Knowledge

"Skill to do comes of doing, knowledge comes by eyes always open and working hands, and there is no knowledge that is not power."—EMERSON.

THAT 'Knowledge is power' is an axiom that cannot be gainsaid; and in no place is knowledge more potent than in Business.

Capital may do a great deal; but Capital without Knowledge is like a cart without a horse, or a train without a locomotive. Capital greases the wheels of business; but Knowledge is the motive power which makes things move. When the two things can be combined we have the chief elements of a successful business; and it will be invariably found that successful businesses are those in which Capital is wedded to Knowledge. The man who has had to 'make his pile' knows this well enough; but the man who has 'come by' his money as an inheritance or otherwise than by the fruits of his own industry, is too often taught a sad and bitter lesson when he imagines that money will carry him through anything, and be the full equivalent of brains.

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There is a very ancient anecdote about two men who went into partnership, the one with plenty of money and no experience, the other with plenty of experience and no money. When the dissolution came the position of the partners was reversed; and the only asset the former was able to get out of the transaction was a good deal of experience.

The late Claimant for the Tichborne estates 'gave himself away' with a philosophical remark which, when revised from its grammatical eccentricities, read, 'some people are born with money and no brains; some with brains and no money; the former were intended by Providence for the latter.' This rather aptly puts a case which is only too common in Business; and it is too sadly true that the man who embarks on the stormy sea of Business with no better oar to propel and guide him than a long purse, soon falls a prey to the wreckers, and is lured on to the jagged rocks of bankruptcy.

It is a fallacy to suppose that money can make up for lack of Knowledge of a business; because you can afford to hire the Knowledge at so much per hour, per day, or per week. You must have Knowledge yourself before you can employ profitably the Knowledge of others. The hugely successful businesses of to-day are nearly all run by men who have been 'through the mill,' and have an intimate knowledge of the working of every department.

The head of some great business may not seem to exert much influence, and may have almost retired from the concern; but if we enquire

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into its past history we invariably find that the man who runs it took an active part until he perfected his organization to such an extent that he was able to draw himself away from its drudgery. Instead of doing the work himself he trained up young men, or got in specialists, and was able to tell them what he wanted; thus gradually making a head for every department. The employer's duty thus became simply the control of so many heads of departments; and as the business grew larger, even this could be lightened by placing 'heads' over 'heads,' like the successive officers of a ship or an army.

Thus the demand is keen in all businesses for men with Knowledge; that is to say, a Knowledge above the common ruck of things. The constant cry of employers is for men with their 'heads screwed on the right way.' Everybody knows what that means; and everyone who has anything to do with running a business knows how difficult it is to get such men. Nature does not seem liberal in their production, or our social or educational system is at fault. Boys are turned out of school thoroughly unfitted for the battle of life; because they have not been taught to think and act quickly.

What is the remedy? We fear there is none. We must abide by the law of the 'survival of the fittest,' and trust to the incentive of ambition for advancement to produce more and more of the right sort of men. As foreign competition makes the demand keener for good men, we may take it that the incentives will become greater, and the

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standard of intelligence will rise higher and higher. But it will be a slow process, and meanwhile foreign nations with their soberer, steadier, more industrious, and more highly educated workmen, will be forging ahead and ousting us from the commercial marts of the world.

Well, it will be our own fault if we lose ground in the commercial race of nations. No nation has had greater advantages and opportunities offered than ours; and no nation has so slowly grasped them. We can only lament the fact and give a word of advice to those who will take it. All who would succeed in life must learn the value of perception and observation, and the importance of observing and thinking for themselves, opposing strenuously blind belief in authorities of any kind. They must rely on their own labours and research; yet not be ashamed to ask concerning that which they do not know. Those who possess Knowledge find it a pleasure to impart it to those who are really willing to learn.

We must all utilise more the knowledge we possess. Men should think more, read more, and question more. But as regards reading we must remember that it is valueless unless we pause and reflect on what we read. Acquaintance without real Knowledge is too common a characteristic of to-day. There are plenty of men whose Knowledge is as versatile as a popular encyclopædia; but what is wanted in the serious battle of business life is the man whose Knowledge is thorough on some one subject. There is no harm in knowing

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a bit of everything; but we must know one thing well, and that must be the business we depend on for our bread and butter.

To sum up we would say: Learn your business in its entirety; understand thoroughly all its technicalities; master all the details; watch its operations; improve where you can; never rest content to do the same as others; always strive to do better.

Persistence

" Mark out the path ye fain would tread,
The game ye mean to play;
And if it be an honest one,
Keep onward on your way."—J. BARNES.

WHAT is wanted in Business to-day is Persistency, and never was it more needed that at the present time, when Business is for the most part a fierce battle in which men have to fight as for their lives.

The difference between a successful and an unsuccessful man is generally a difference in their characters in respect to Persistency. You may have every other good quality of a business man; but if you lack Persistency, you are almost certainly bound to fail.

A business friend of ours once remarked to us that 'Persistence and Push' comprised his motto in Business. Most people might be apt to say at first thought that the two words mean the same thing. But that is not so. 'Push' means the making of an effort; but 'Persistence' means the

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maintenance of the effort; or, to put it colloquially, 'keeping it going.'

We know many men who have got plenty of Push, but who have never been successful in life because they have lacked Persistence. They are a class of men who never stay long in a place. They start with plenty of Push and plenty of determination; but by and by it fizzles out, because they haven't the Persistence to keep it going. Often enough such men are of brilliant genius. They may be skilled in handicraft; rich in inventive knowledge, and full of resource; their moral character may be irreproachable; their education and attainments unquestionable; but they lack the one thing needful in Business—Persistence. Thus they fail, and they go through the world quarrelling with their fate; wondering why other men far less talented seem to get on and become successful, whilst they are left behind in the race. If you were to tell them that it was because they lacked Persistency they would not believe it, because they do not know the true meaning of the word. There are very few men who do; otherwise they would more generally practise it as one of the cardinal business virtues.

Persistency covers a multitude of good points. It means continuance in action; to hold on, to keep up, to carry on, to pursue a thing. It also means sticking to, pegging away, harping upon, keeping going, keeping the pot boiling, keeping the ball rolling, keeping the thing alive.

That's just it, Persistency is Movement. You

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may push with all your might; but if you don't make something move your effort is wasted. Philosophers tell us that *force* and *motion* are two very different things, though one may produce the other. It does not always follow that force applied will produce motion; but motion invariably carries force.

Thus we see why Persistency is even more important than Push. Men will push you along if you seem to be going along; but if you falter on the road, they either hesitate or help to push you down. Thackeray says pithily, 'You must tread on other people's toes; or they will tread on yours.' Every man who would succeed must have the talent to climb, and the power to sustain himself when he gets there.

We often hear it said that such and such a man's success in life is due to his Perseverence; but that means just the same thing as Persistency. Others are pointed out as being successful through plodding; it's the same thing again, still Persistency. Again, we say a man succeeded because he was consistent; true, yet he couldn't be consistent if he was not persistent. So it all amounts to the same thing in the end.

Persistency is what we want, for if we have Persistency we must necessarily have decision of character. The man who is perpetually hesitating which of two things he shall do first, will do neither. The persistent man, before doing anything of importance, will first consult wisely, then resolve quickly; and finally execute his purpose

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with inflexible perseverance, undismayed by petty difficulties which would daunt weaker spirits.

There are thousands of men in Business who are brilliant in conceiving things, or pushing in getting orders; but they fail for want of patience to carry matters through the trials and difficulties with which every business is beset. They begin well and mean well, but they end up badly. They are tired of the duty of executing an order before they are half through with it; so they cast it aside and start something else; which in turn gives place to some other new 'fake' as the saying goes, until they are in a state of hopeless muddle-headed confusion, and the persistent man has to be called in to help them out.

The men who are 'to one thing constant never' are a numerous class, and the curious thing is that they generally pose as 'smart' men of business and even get credit for a time; but it is soon found out that their smartness is spurious coin which they have to pass somewhere else where they are not known; until they come to the end of their tether and end up their days ignominiously.

Depend upon it, the persistent man is the one who wins all the time. He may seem a bit slow alongside the so-called 'smart' man; but he stays on whilst the others goes. 'The mills of the Gods grind slowly, but they grind exceedingly fine.' And so it is with the work of the persistent man.

It was the tenacious genius, the slowness, and the prudence of Wellington that baffled the rapidity and daring of Bonaparte and his brilliant tacticians;

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and in a later day it was the man who knew how to 'sit tight' that defied the overwhelming odds against him in the siege of Mafeking. In all history it will be found that brilliancy does not count against Persistency; though we often speak of a man as brilliant when we ought to have said he was persistent.

It is impossible to give any set rules for Persistency. A man must know what Persistency means; and strive with all his might to live up to it. It will need all his striving; it is so easy to get into the rut and let things take their course, pursuing the even tenor of one's way, heedless of circumstance—a policy which is the very antithesis of Persistency. We are almost afraid the persistent man is born, not made; but there may be hope for some, otherwise our 'Talks' will have been in vain.

Don't Worry

"A mind not to be changed by place or time.
The mind is its own place, and in itself
Can make a heaven of hell, a hell of heaven."—MILTON.

WORK and worry are closely connected in the daily experience of life, and especially in the lives of those who are saddled with any business responsibilities.

We do not suppose there is any business man in existence who can say he is at all times free from worry; for however perfectly a business may be organised there must be trouble, which begets

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Worry at some time or other. If it is not financial Worry, it will be Worry respecting the conduct of the business; blunders of employés, failure to keep time, keenness of competition, and overwork. These things may be borne very well by any strong-minded man; but too often they come on the top of ill-health or domestic troubles, which proves the last straw to the weary, worried brain.

It would seem unreasonable advice to say to a man 'don't worry,' for, taking it literally, no man can help worrying at some time or other. It would perhaps be better advice to say: 'Try to avoid Worry.'

This advice is not so superfluous as it may seem at first sight. It is possible to so order one's conduct and business that worries are infrequent; and so that when they do come they can be met with a tolerable amount of equanimity. To begin with, the best antidote against Worry is a clear head; and when this is allied to a philosophic mind, our worries become like the fleeting clouds which momentarily obscure the sunshine of a summer's day. A man who has these qualities will reason about his troubles and petty difficulties; he will try to analyse the cause of the Worry, and seek to remedy it, so that it may perhaps never bother him again.

Worry in Business is generally coupled with disorder, want of System, and want of Method. Disorderly work is abhorred by the laws of nature, and the penalty is exacted accordingly. The victim of Worry is ever on the verge of some

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catastrophe which he has not the strength of intellect to avert; and if he escapes, it is more by luck than by good management.

The man who is always feeling worried is a well-known figure in business. He is always complaining of his lot; always railing against his luck; always fearing the worst is going to happen; always regretting something undone; always behind time; always making enemies, or alienating friends. He becomes suspicious of everybody; finds fault with his men, if he is an employer; believing that no one can do a thing properly but himself; and therefore attempting tasks which are impossible to him. He is usually full of conceit, and therefore worried when 'taken down,' as the saying goes; for wounded pride is a keen source of Worry. Thus such a man makes his own life, and that of everyone else around him, perfectly miserable. In this frame of mind no man can run a business properly; in fact, we go so far as to say that a man who cannot meet difficulties without worrying about them ought not to be in business at all. It implies the want of an element of brain power which is indispensable to successful business.

Work done in the midst of Worry is a deadly peril to health. It is only too true that it is 'worry that kills.' There is no such thing as the body breaking down from overwork, purely and simply. Work strengthens the body and brain. It is worry that kills and weakens. A man may work his brain until serious exhaustion is produced;

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but a little rest will set that right, if it is simply the result of work, and there is no worm of care eating its way into the brain. Nature provides ample reserves of power against overwork; and it is only when these reserves are overdrawn by injudicious use of mental and bodily strength that a breakdown occurs. The moment the natural rhythm of work is broken, discord ensues. The mind is like an engine with the safety valve locked, the pressure gauge falsified, and the governor out of gear; a breakdown may occur at any instant. Under a strong sense of Worry the effort to work becomes more laborious; the task of fixing attention becomes increasingly difficult; thoughts wander, memory fails; the reasoning power is enfeebled; prejudice takes the place of judgment; and physical, nerve, or brain disturbance may supervene.

Worry of work which grows out of business in hand is generally a needless, though not always an unavoidable, evil. In a large proportion of instances this description of disorder is due to men attempting work for which training is indispensable and being unprepared for it, they fail. It requires something more than persistence to attempt difficult brain tasks. It may be true enough that 'there is no art or science too difficult for industry to attain to;' but to accomplish such things easily one must have a certain amount of education in brain work; otherwise the strain is too great and begets Worry with all its attendant evils.

It is sad to see what a multitude of workers there

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are who fail at their task. These are the victims not so much of overwork as of Worry; and the mind cure for their malady is not idleness or rest, but orderly and persistent work. The work by which they have been injured has not been excessive, but has been bad of its kind, and badly done. It has resulted in Worry; and if allowed to continue, the happiness of life is soon gone.

Not so long ago we found some rules headed 'How to be successful and happy.' They might equally well be headed 'How to avoid Worry.' Here they are:—Rise early. Be industrious. Be abstemious. Take your meals regularly. Be frugal. Live within your income. Attend to your own business, and never trust it to another. Be not afraid to work, and that diligently, with your own hands. Treat everyone with civility and respect. Don't be conceited. Don't be too proud to ask questions and take advice. When possible accomplish what you undertake. Never be mean—rather give than take the odd shilling. Honesty is not only the best policy, but the only policy. Time is money. Make your word as good as your bond. Reckon the hours of the day as so many shillings, the minutes as so many pence. Do all things with energy, as though you meant it. Be in earnest, not slothful. Never think whether you are being observed or not; but be the same industrious plodder all day long. Try to get agreeable employment, or make it agreeable by cheerfulness. 'The contented mind is a continual feast.'

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The Man we Want

" New Times demand new measures and new men ;
The world advances, and in time outgrows
The laws that in our father's days were best."—LOWELL.

IN every office, shop, factory, or business house employing any sort of a staff the chronic difficulty of the employer is to get the right kind of help. The 'want' advertisements in the newspapers proclaim this from the outside, and many a story of dismal failure to get men to fill responsible positions may be read in the few lines of these 'ads.' We know what was running in the mind of the man whose 'ad.' ended with the words, 'Duffers need not apply.'

Ask any man running a large business if he has any trouble in getting the right kind of men ; and he will smile sadly. You don't want to know more, for his experience is yours, if you have been on the same tack. What is the remedy ? Only to keep weeding out ; a process which is always going on in every business house. The employer is regularly getting rid of those who have shown their incapacity to further the interests of the business, and others fill their places. No matter how good times are, this sorting-out goes on ; but if times are hard and Business is scarce, so that profits are low and money hard to get, the sorting-out is done more rigorously. Out,

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and ever out, the incompetent and the unworthy go, self-protection prompting every employer to keep the best. Who shall blame him? He is only carrying out the old-world law, never to be repealed, 'the survival of the fittest.' It is a law which may seem hard; but it can be proved to be *just*.

Sometimes dismissals of employés may seem harsh to the outer world, and hard words are said against the men in power; but not a word is said of the employer who grows old before his time in a vain attempt to get slovenly ne'er-do-wells to do intelligent work; not a word about his long and patient striving with men who do nothing but loaf about when his back is turned; not a word of his struggles to make ends meet and provide the money every Saturday, year in and year out, to pay worthless ingrates for services they have never rendered; not a word of the losses suffered by the employer through the blunders and incapacity of shallow-pated duffers who draw their money as long as they can under false pretences of exercising an intelligence which they either never possessed or never tried to exert; not a word of material wasted, tools and apparatus spoilt, and machinery ruined by thoughtlessness and carelessness, if not by gross ignorance.

If there is anybody to be pitied, it is the man who is striving to carry on a big business against fearful odds; whose working hours are not limited by the sound of the bell or whistle, and whose hair is fast turning grey through the struggle

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to keep in line the stupid indifference, slip-shod imbecility, and heartless ingratitude of those who, but for his energy, would be both hungry and homeless.

If there is any sympathy to spare in the world, let it go straight out to the man who, having realised his ambition of running a business on his own account, finds there is nothing in it but shabby clothes, plain fare, and perhaps bare boards; not even thanks for the wearying task of directing the efforts of those who have not the brain-power to think for themselves. Many a man whom the world looks upon as successful is probably worse off than his men, if the truth were told.

No man who has endeavoured to carry out a business where many hands were needed but has been well-nigh appalled at times by the stupidity of the average man he employs; by the inability or unwillingness to concentrate on a thing and to do it. Slip-shod assistance, foolish inattention, dull indifference, and half-hearted work seem the rule. No man succeeds unless by tact or threat he cajoles, bribes, or forces other men to assist him; or unless, maybe, Providence sends him a ministering angel for an assistant; in fact, one of those men we want in business.

We have heard too much maudlin sympathy expressed for the 'down-trodden victim of the sweater,' the 'homeless wanderer searching for honest employment,' 'the white slaves of the workshop,' and the like; but the employer or works manager who is right amongst the working

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classes knows what rot most of such talk is. Why is it that there are men in the same workshop and in the same trade, some of whom are earning only 6d. per hour, whilst others are earning 1s. or more ?

Is it not a fact that the men who grumble about low pay lose time nearly every day in the week through unpunctuality; and through keeping the festival of Saint Monday; and who 'sub' their wages all through the week owing to their thriftlessness ? Ask any works manager what is the usual result of giving a job to the 'homeless wanderer searching for honest employment.' In all businesses there is a constant demand for good men, and no man who is worth his salt will be long out of a job. It rests with the men themselves to attain and hold good positions, and no power on earth will ever alter that fact.

Why do not the well-meaning but simple-minded people who spend their time trying to find out evils, without endeavouring to discover the remedy, go out into the world and preach the philosophy that it is in the power of all men 'to rise on stepping-stones of their dead selves to higher things;' that every man is 'the architect of his own fortune,' the 'arbiter of his own destiny;' and that all Wealth, Honour, and Power in the world are favours within the reach of every man endowed with common-sense and energy ?

Teach men that the wisdom of Solomon is equally the wisdom of to-day: 'Seest thou a man diligent

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in business, and he shall stand before kings.' Teach a man *that*, instead of the pernicious stuff with which the minds of would-be honest workers are now warped and poisoned. The examples of 'men who have risen' from the lowest ranks to the greatest success and influence in life should be held up to the young as an incentive to advancement. The schools should teach lads the principles which govern men's success in life, rather than the dry bones of an education which is worthless unless applied with common sense.

'It is this incapacity for independent action, this lack of initiative, this infirmity of the will, this unwillingness to 'catch hold and lift'—these are the things which put true Socialism so far into the future. If men will not act for themselves, what will they do when the benefit of their effort is for all?' (ELBERT HUBBARD.)

Principle

"A wit's a feather, and a chief a rod;
An honest man's the noblest work of God."—POPE.

THE man who would be successful in life must be guided and animated by Principle. It is somewhat difficult to define what Principle means; but we know what is meant when we use the expression 'want of principle.' It is the most damning charge you can lay on a business man to accuse him of that; and it will make him be shunned in business circles as a leper is in society.

There are many things in Business which are condoned with a shrug of the shoulders and with

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the expression, 'it's business;' but even as there is honour among thieves so there is a boundary beyond which 'smart' business becomes tainted with lack of principle.

There are some cynics who maintain that there is no Principle in Business, and that all Business is simply animated by a spirit of selfishness; a feeling that each man is for himself. 'Do other men or they will do you,' is their motto. Too often we hear it said that 'to be an honest trader and succeed in life is impossible.' Men wanting in Principle, and needing something to justify their moral obliquity, may say such things; but to the conscientious business man such a view of commercial life is painful and abhorrent.

There are thousands of businesses in which Principle rules every transaction, however small. It may not be obvious in seemingly trivial matters; nevertheless the Principle is there; because it is a general truth or law comprehending many subordinate ones. Principle is in fact a settled rule of action, or action rightly motived. It is the mainspring of business; and broken principles will just as assuredly bring business to a standstill as the broken mainspring will stop a watch. Without Principle ability is valueless. Men without Principle may be clever in many things, and their specious ways may for a time gain a transparent prosperity; but they lack the quality of all others necessary to make a large and solid business; they are not equal to making a sacrifice for Principle. If they succeed they pay; if not they

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make a profit by their failure, by robbing their creditors. They are morally, if not legally, dishonest.

Too often we find that want of Principle is physical weakness. To be just requires brains. It requires a strong will-power to go straight; it always seems so much easier to go crooked. Men without Principle are generally flabby in character, and untruthful in disposition. They are plausible enough in speech, and smiling of countenance; but there is an ever-present insincerity which can never be hidden from the man of business who is also a man of the world. You can read the insincerity between the lines in business correspondence, even though you may never have met the man.

There are many men running important businesses who would be highly indignant if it was suggested that they ever did an unprincipled act; yet who are daily exhibiting in the course of business a thorough want of Principle. If the still small voice of conscience ever appeals to them they smother it with the exonerating phrase, 'oh, that's only business!' The man who will foist on a customer an inferior article to that specified; who will give false weight or short measure; who will recommend an article which he knows to be worthless; who will advertise an article in terms which are not honestly descriptive of its features, properties or qualities; or who will take advantage of a customer who has given an order without specifying terms or price; shows want of Principle

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in the highest degree, and deserves to forfeit the confidence reposed in him.

The want of Principle is, however, not all on the side of the seller. It is too often, in fact, we think more often, exhibited by the buyer. The customer, who comes to you to buy goods and tells you he can buy cheaper or better elsewhere for the same money, in most cases tells you a lie; because it is only logical that he would not come to you if he could do what he says. If you go to him for an order and he gives you that as his reason the case may be different; though want of Principle is often displayed in humbugging a traveller who calls for orders. Again the buyer who drives a hard bargain, getting bottom prices, under promise of cash payments which he never intends to make; taking in fact the most lengthy credit, is doing an act which is devoid of Principle. Equally so is the conduct of a man who enters on business without capital and incurs large liabilities under the expectation that he will pull through somehow, or that if he does not he will not stand to lose. The man who gets references from honest and reputable firms to bolster him up in a business he has not the means to carry on is doing an unjust act, not only to the givers of the references, but to those he gives them to. To borrow money under false pretences; to spend on personal luxury money which should be devoted to paying creditors; to make false excuses for non-payment of accounts; to give bills without any intention of meeting them; or to ask time for payment

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knowing that promises cannot be kept; are all acts that betray an absence of Principle.

In the relations of employers and employed want of Principle is frequently displayed on both sides. There are employers who take advantage of their employés; who tempt men away from good positions under promise of larger salary which is never fulfilled; who make agreements which they have no intention of observing; who suck the brains of a man and then turn him adrift; who clear out old employés who have served them faithfully for the best of their days, without giving them some timely warning or making some provision for their future.

On the other hand want of Principle is conspicuous amongst workmen and servants. There is want of Principle in wasting a master's time; in spoiling or stealing his goods; damaging his machinery, or pilfering his money; in being untruthful; in fact, there is no Principle in a man who cannot serve his employer faithfully, by honestly carrying out the duties he has undertaken to do for the wage his employer has agreed to pay.

We have heard it said that human character is human nature; that men and women are selfish; that if you want their help you must show them what they will gain by it; that if you want favours you must let the world see that you can pay for them. True, no doubt, of life as we find it; but not of life as it ought to be; and we cannot concede that all men are so devoid of character and principle as to be entirely unregenerate.

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Nature takes years to make the man; and man takes years to build up a character. There is a time when the will is plastic, and good and evil struggle which shall mould it. If men could only see at the outset of their business career the priceless value of Principle, and that the most valuable asset of a successful business is an honourable reputation, there would be fewer failures in life, and Business would be robbed of more than half its worries.

On Being Practical

"To follow foolish precedents, and wink with both our eyes is easier than to think."—COWPER.

PERHAPS one of the commonest words used in business is that thoroughly expressive but often misapplied word, 'Practical.' The constant demand in industrial life is for practical machinery, practical men, and practical methods. Practical wisdom rules the trade of the universe; whether it be in the manufacturing or the mere buying and selling of goods. The philosopher whose wisdom is not Practical is but a crank and dreamer; and if he attempts to oppose the Practical, he puts himself very much in the position of the cow which tried to stop the railway train. As George Stephenson said, 'it would be bad for the coo;' and it would be equally bad for the philosopher. But as there are differences of opinion as to what constitutes wisdom, so there are differences of opinion as to what is Practical; and it is a common

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mistake to refuse to accept new ideas because they do not accord with present practice.

We so often hear the expression, 'Oh, it's not Practical.' It is a phrase that has been lightly said of every great invention, and every epoch-making discovery that has been brought before the world. It was said of the steamship, of the locomotive, of the electro-motor, of the printing machine, of the spinning loom, and of every other grand conception that has made for human progress. These words, carelessly and sneeringly spoken, have driven brilliant inventors to poverty and despair; and have disappointed and discouraged many a high-souled philosopher, wearing out his life only to make the world brighter and happier.

Ask any half-dozen men who say a thing is not Practical, to give *practical* and logical reasons for their opinion; and we doubt if one could put forward objections which would carry weight. They may be most able men in their business or profession; yet the difficulty of defining with judicial precision exactly what is Practical would preclude them from giving a weighty opinion. It comes simply to this, that any fool can, and does, use the expression, 'it's not Practical;' but it takes a brainy man to decide on what *is* really Practical.

Practical wisdom is all very well; but when it sets itself in opposition to all progress, it may be better described as practical stupidity. The practical wisdom which says, 'This thing is no

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good; my father and his father before him got on without it, and I have gone on all right and made money without it myself,' is simply senile idiocy.

It is very usual for a workman to boast about being 'thoroughly Practical;' which may be taken to mean that he has become accustomed to the practice of the trade through long experience in old-established houses. But it cannot be too strongly emphasized that length of service does not make the most practical man. He may have become so hide-bound with old-fashioned methods and antiquated prejudices that he has no knowledge which he can profitably apply outside the sphere in which he has moved. He is like the cog-wheel of a machine; removed from its place it can serve no useful purpose; and, as the engineer would express it, can be thrown on the scrap heap. The analogy can be carried further. It is easy to replace a missing wheel; but no one would ever think of building a machine to fit an odd wheel found on the scrap heap, or on the second-hand goods stall.

Thus the 'thoroughly practical man,' in most cases, wants a place built for him, to suit the circumstances in which he has previously moved; and if he can find some employer foolish enough to do this, it too often happens that he still doesn't fit; and the wheels don't go round, because they are not in gear. You cannot make an old wheel gear properly with a new one; it's generally far better to have two new ones. With new machines

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and new conditions, it is often expedient to have new men ; and employers find it pays to get hold of intelligent youths who have had little or no previous experience, but who are adaptable to the new circumstances.

The fact is the practical man doesn't count if he has no adaptability. The virtue of being Practical consists in applying knowledge or theory to use. It's wasting time to go through life gaining knowledge unless we have the tact to apply it in all circumstances of doubt and difficulty, and to help us forward in our enterprises. That is where the quality of being really Practical comes in.

England would not be going backward in manufacture as she seems to be to-day, if employers and workmen had made full use of the splendid heritage of knowledge and facilities which has been handed down to them. We have been content to let foreign nations take advantage of our knowledge until they are able to oust us from the markets of the world with goods equally as good, and, in many cases, better and cheaper than our own. We have brought the economics of manufacture to the highest pitch ; but we have neglected to make full use of the economy of energy ; and that is where other nations are outstripping us in speed and cheapness. Our manufacturers and workmen have been Practical to the highest degree; but they have not known how to usefully apply their practice to suit modern needs.

There is too much of the white-wash and the

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paint-brush in the practical work of to-day; that is to say, there is too much tendency to make things look clean and nice, which are not really so below the surface. There is a too common tendency to suppose that it is Practical to take things as they come, getting rid of things instead of properly completing them, and never doing anything which is troublesome; taking a course which may not be the best and neatest, but happens to be the shortest and cheapest. A man who is Practical in this sense looks upon many persons as speculative, inventive and unpractical, merely because they are of a searching, inquiring disposition; and are not satisfied with small expedients and obsolete devices, such as serve to conceal the ills they cannot cure.

If to be Practical is to do things in such a way as to leave a great deal for other people to undo at some future time and at no very distant period; to stick on time-serving patches; and to fancy you have done a thing when you have only hit upon some expedient for putting it off; then by all means give us non-practical people, if only they are of the scrutinizing, painstaking, plodding sort who do work which is not only good on the surface, but which is thorough to the core. It may take a little longer, or cost a little more; but it is the only work that is really Practical. Practice must be based on Principle; and the only work that is thoroughly Practical is that which is based on sound principles.

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On Contracts and Agreements

" Faith should never be broken,
Whether pledged to one or a thousand together,
Without an oath or any express sign,
It is sufficient that a promise once be made."—COWPER.

IF you want to be successful in business keep the lawyer out of it. In saying that we do not wish to imply anything derogatory to the legal profession ; nor do we suggest that every man should be his own lawyer ; for we quite agree with the old dictum that he would ' have a fool as his client.' The point we wish to emphasize is, to avoid having recourse to legal aid ; don't let there be any need for it.

But, says the every-day business man, there will always be people who dispute accounts ; people who won't pay ; and rascals who never intended to pay. Likewise there will always be people who won't do Business without Contracts and Agreements ; and people who only make Contracts and Agreements with the intention of breaking them when it suits their purpose. Well, our advice is : Don't do Business with such people ; you are in the long run better without it.

The greater part of the troubles in Business which require legal aid could be avoided by prudence and careful foresight. Take the first case, that of the people who dispute accounts. How often squabbles could be avoided by seeing that clear instructions are contained in the order to begin with ; by seeing that the order is literally and honestly carried out ; and by promptly

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removing any cause for complaints when the work is done !

There are, no doubt, some men who dispute every account they can, ' on principle ' as they say, (though there is a thorough want of principle in the action), for the purpose of getting what rebate or advantage they can. The best thing to do with such a man is to settle up with him as quickly as possible ; on his own terms if you cannot do better ; without calling in the lawyer ; and put him on your black books, determining never to seek his business again.

Of course it will be said there are the people who won't pay. ' Won't ' is the usual expression ; but it sometimes means ' can't.' It is always possible to make the distinction ; and it should be carefully made. In a well-managed business in which discrimination is exercised in the opening of new accounts there ought to be a very small percentage of the debtors who can be looked upon as doubtful ; and out of these a much smaller percentage who may be regarded as thoroughly hopeless. If, as a matter of fact, you know the latter to be hopeless, it is only flogging a dead horse to put the lawyer on them.

There is nothing to be gained by running a debtor to earth simply for the purpose of ' paying him out,' when you know you cannot get any money from him. Write the amount off as a bad debt, and save all further worry, if you are sure of the character of your man. You can probably get even with him some day, when your opinion is

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asked concerning him. The man who defies his creditors will have a short run. He may defy his own conscience and trample on his self-respect for a time; but a public condemnation will pursue him as a Nemesis, surely and relentlessly, until he is sooner or later driven to poverty and despair.

In regard to the class of people who are always wanting Contracts and Agreements, just run over in your mind the reasons for such Agreements. How few are truly expressive of the mutual desire of the parties to keep them! In how many cases are they founded on mutual distrust, or occasioned by the breaking of obligations? Men who have to make Agreements on every provocation are not the most successful in business. There are men who are making Agreements all their lives; and end up by leaving not enough money to pay for polish on their coffins.

Go where you will, you will find the successful men of the world have made fewest Agreements; and the unsuccessful ones the most. The honest man needs no Agreement to bolster him up to a sense of duty; his own conscience is the only agreement he needs to live up to. The rogue will never be kept in the path of honesty by any Agreement whatever; even though it might be drawn up by the greatest lawyer in the land. Agreements are only valuable as *prima facie* evidence of arrangements entered into by the parties to them; and between honest men this is all that is required. If, in the smallest as well as in the largest operations of Business, the moral obligation

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of Contracts were recognised, there would be no need for Agreements. If every business man would stick up over his desk the words, 'THE MORAL OBLIGATION OF CONTRACTS,' and would always try to live up to the duty implied, his lawyer's bill would not amount to even the customary six-and-eightpence in the course of a year. He would never make a Contract with a man he distrusted; he would never make a Contract he did not intend to keep. Of such a man it could be said 'his word is as good as his bond;' and in dealing with him a few words scribbled on a bit of blank paper, or a memorandum in a pocket-book, is as good as a whole quire of foolscap, decorated with seal and stamp. No need to take that bit of paper down to Somerset House to get it stamped. The handwriting of an honest man is its own seal and bond.

It is related of James Nasmyth, the inventor of the steam hammer, that when a document was brought to him to sign in the workshop he would, after signing his name, impress his grimy thumb underneath, jokingly exclaiming 'his mark.' Everyone who did business with Jimmie Nasmyth, as he was called by his familiar friends, knew what that mark meant; and not all the sealing wax in the world would make that document more genuine. It was the stamp of an honest man.

There have been cases recorded, but sadly too few, where a bankrupt who has afterwards become successful in life has paid off the claims of his old creditors, although legally under no obligation

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to do so. They were men who understood the moral obligation of Contracts, and whose high sense of business responsibility would not let them suffer the reproach of the world. Such men deserve to have their statues set up in imperishable bronze in the halls of our bankruptcy courts.

Agreements between employers and employed are, as a rule, worthless and unnecessary; except in so far as they state the conditions of the engagement, which might just as well be put in the form of a letter. A man will stay with his employer just as long as he is paid what he knows is the highest wage he can get; and the employer will keep a man just as long as he earns his money. No Agreement will alter these two facts. The payment of wages each week is evidence that the employer is satisfied with his part of the bargain; the appearance of the employé on the following Monday morning is equally evidence of satisfaction on that side. No other ratification is necessary.

Partnership Agreements are equally superfluous as a rule. The most elaborately drawn up Agreement will break down the moment a partnership ceases to be of mutual advantage. Between two honourable men, each devoted to the interests of their common business, a partnership may be lifelong without a scrap of legal evidence. There are many such businesses which have grown from the smallest beginnings to colossal industries. In the early days the business was too small and too uncertain to warrant the drawing up of an Agreement; and as time went on neither partner

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cared to question the sincerity of the other. Besides, the law very wisely allows that a partnership may be proved even in the absence of a formal Agreement.

Agreements will not avail where one or other of the partners is covetous, or obstinate, or passionate, or intemperate, or neglecful of duty. Partnerships are prudent, if the business be large enough for each partner to have separate and distinct duties, so that one is indispensable to the other; or when it is necessary for them to be in different places. But in general it is imprudent to take a partner if the business can be managed without one.

To sum up: it would be impossible for the business of the world to be carried on if there were no credit and no confidence in mutual honesty. Who would trust his property to another, looking to the law alone for repayment? Integrity is to business what courage is to the soldier, zeal to the advocate, or impartiality to the judge; it stops a man from taking advantage of another's unskilfulness or inexperience; and induces him to make any sacrifice rather than not pay his debts and fulfil his engagements.

On Observation

"I search and search, and when I find I lay
The wisdom up against a rainy day."—HORACE.

ONE of the most indispensable faculties in Business is that of Observation. It is indispensable in every occupation. Without it, a man goes through

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life contending against great odds. He is always blundering into difficulties, always up to the chin in a sea of troubles, always losing valuable hours and days of his life, and wasting money in pursuits which might be avoided by the exercise of this inestimable faculty.

There are so many men who go through life with eyes and ears open, yet, so to speak, neither seeing nor hearing anything. They knock their heads against a pillar or a brick wall for want of necessary observation to teach them where to expect to find a pillar or a brick wall; and even with the unpleasant experience which such contact entails they take such little advantage of Observation that they blunder into the same obstruction the next day.

An old sea captain who was asked if he knew where the rocks were in a certain harbour, showed his keen sense of observation when he replied, 'No, sir, but I know where they ain't.'

But whilst Observation teaches us what to avoid, it also prompts us to the achievement of great things. Genius, Talent, Inventiveness, Knowledge, Experience, are synonymous with Observation.

Consider the lives of the great men of this or any other age, and it will invariably be found that their greatness arose from their possession of the faculty of Observation; which led them to conceive some great invention or make some grand discovery, owing to some simple circumstance which had impressed itself on their minds, whilst other men would have left it unnoticed. Sir Isaac

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Newton saw an apple fall to the ground, as multitudes have seen apples fall; but the fact impressed itself on his mind, and led him to evolve the law of gravitation with its ceaseless influence over the world of matter. Watt made his first successful steam engine through watching the steam issue from a kettle; and one of the greatest improvements in the early steam engine was discovered by a lazy, but observant boy, who was set to pull a string to actuate a lever, and found the work was just as well accomplished by tying the string to another lever, so that he was left free to go off and play marbles. These and similar examples, which might be indefinitely multiplied, are illustrations of that Observation which usually distinguishes successful people.

Observation is usually and most appropriately associated with seeing. We speak of a clever man as one 'with all his eyes about him,' or 'who goes about the world with his eyes open,' and we have heard it remarked of a man that 'he keeps his eyes peeled.' But it wants something more than mere seeing to be observant; the vision must be mental as well as physical. The divine proverb says, 'The wise man's eyes are in his head,' and we know what that means. There are many men who act as though their eyes were in their feet, or their elbows; or anywhere, in fact, but where they ought to be. A Russian proverb says, 'He goes through the forest and sees no firewood.' The mind must see as well as the eye; and the wise man employs not his vision alone, but all his powers, so as to make the most of his life. A

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fool can behold an object; but that is all. The act does not make him wiser or better. He is a fool; and continues foolish amongst scenes that ought to lift him to a nobler manhood.

It may be urged that the faculty of Observation is a natural gift, and so no doubt it is; but if it is not born in a man, or if it be small and weak in him, it can be cultivated as other weak powers are cultivated. It has been well said that the habit of sharp discriminating Observation may be established by perseverance, as other good habits become permanent. Thousands of men go through the world without learning, or even trying to learn, how some men succeed, and why others fail. They ascribe Success to 'Luck,' and Failure to unavoidable 'misfortune.' Others, a little wiser, set it down to lack of education; but this alone is not the cause, for there are many instances of men of the most meagre education who have risen to high positions and even world-wide fame. Lord Bacon said 'Studies teach not their own use; but there is a wisdom without them, and above them, won by observation.'

In the workshops of to-day we want young men who will ask themselves why the wheels go round, why one wheel goes faster or slower than another, why one way of doing a thing is better than another, and why the act of doing one thing brings about a certain result; young men, in fact, who can always see that there are always more ways of doing a thing, and can decide which way is best; also

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reflecting that if another way could be discovered it might be better still.

We often hear it discussed what technical schools ought to teach. The answer is simple. Let them teach Resourcefulness and Observation, and how to attain these accomplishments.

When young men step out into the world to shift for themselves, the value of Observation soon makes itself felt; and only those really succeed who know how to observe the tendencies of acts; who can read and value character properly; who discern the signs of the times; who are equal to emergencies; who can husband resources; and who know how to do the right thing at the right time and in the right place. These qualities only come of cultivating the faculty of Observation. Smart men are only men of keen Observation, who can take in a situation at a glance, and act quickly on the impulse of the moment.

About Luck

"To catch Dame Fortune's golden smile,
Assiduous wait upon her,
And gather gear by every wile
That's justified by honour."—BURNS.

IT is a popular delusion of the youthful mind, and not less of some minds which, if not youthful, are structurally weak, that success in life is a matter of Luck. Constantly we hear of such expressions as 'a lucky hit,' 'a lucky fellow,' and 'a stroke of luck;' and it is implied that success is a mere accident; one of those rare chances in the lottery

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of life which comes to the few, whilst the many are passed over. How often do we hear some one exclaim 'Ah, if I had had the Luck that man had I might have been where he is now?' Or, again, we frequently meet a man who will tell us that he was school-mate or shop-mate to some successful man, and exclaims, 'Look where he is now! Whilst I—ah, well, such is luck!'

Poor fools they are who talk like this. Would that they could be put in the lucky man's shoes for a brief spell, and given the same opportunities; but also—*don't forget this*—with the same difficulties to face. What a mess they would make of it! What a misery they would be to themselves! Yet no lessons, however bitter, will teach such people the real truth about Success in life: that there is no such thing as Luck, and the prizes come only to those who strive to win them.

Ask any man who has made a success in life after the humblest beginnings whether his career was governed by Luck, and he will tell you undoubtedly that he had to make his position by hard work, untiring effort and indomitable perseverance. Few appreciate the perplexities, trials and worries of those who succeed.

Successful men are proud of their triumphs over difficulties; and it was their ability to overcome their early troubles that made them what they are. If there were no difficulties there would be no success. If there were nothing to struggle for there would be nothing to achieve. 'What,' says one writer, 'would life be without fighting—

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enemies to be knocked on the head, pulled up by the roots, in himself or out of himself, who won't let him live his life in peace until he has thrashed them ?'

It is no good thinking you can go through life always expecting to meet and do business with nice, pleasant people. The nasty people are often our best friends. Experience may be often gained from their rebukes; and we may profit by their hints and objections. They may have motives when carping and criticising; but it is best not to consider them. It is always a hard matter to understand any man's feelings, and we are very apt to dislike those who offend us; so that we give them credit for being far worse than they are or intend to be.

We must recognise the kindness of adversity; and see that its punishments are inflicted for our shortcomings. Failure and difficulty teach us our faults, and lead us on the right road to Success. Sorrow and disappointment are splendid teachers, however reluctantly we may accept their lessons. In the battle of life the test of our strength for good or ill is how we stand fire. The great secret of Success is never to be discouraged; never to give way because things go wrong, or because you meet with trials and disappointments; but to work on, trusting to yourself, never to that fateful will-o'-the-wisp called 'Luck.'

Undoubtedly there is a chance which happens to every man at some early period of his life, that 'tide in the affairs of men which, taken at

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the flood, leads on to fortune.' The successful men are those who are ready to take the chance when it comes, and make the most of it. They have qualified themselves for the opportunity; and are ready to take the fullest advantage of it. The smith stands idle till the iron whitens; then he strikes. And so must the man who wishes to succeed know the moment when to put forth his fullest effort. Be sure you are right; then go ahead. A pound of pluck is worth a ton of Luck.

Differences of Opinion

" 'Tis he whose law is reason; who depends
Upon that law as on the best of friends."—WORDSWORTH.

THERE are very few men who have the self-restraint adequate to control a natural impulse to contradict an expression of opinion opposite to their own ideas; and there are fewer men who have the tact to perceive when the persistence in a certain line of argument is likely to give offence. Etiquette demands that when you become involved in a difference of opinion in which there is no chance of persuading the person involved of his error, it is desirable to agreeably change the subject.

Disraeli made one of his literary characters give the advice that 'If any person differ from you, bow and turn the conversation.' And this, which is sound advice in the matter of social conduct, is equally applicable to the affairs of Business. It may be that in the Business of to-day we have

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drifted away somewhat from what Dr. Johnson contemptuously termed 'the manners of a dancing master.' But the sense or tradition remains; and there are certain conventions of Business procedure which prudence demands should be observed, even if courtesy does not dictate them. One need not be always bowing and scraping, treating customers with the servility of a shop-walker; but the sensible business man finds it pays to avoid offending his customers by the manner as well as by the act of service.

People are very quick to find cause for offence in business transactions; and there is a common idea that the seller always attempts to gain an advantage over the buyer. Consequently, it is doubly incumbent on business men to practise that most excellent maxim *suaviter in modo, fortiter in re.* (Gentle in the manner, but rigorous in the deed.) It has been well remarked that a 'knowledge of the world teaches us more particularly two things, both of which are of infinite consequence, and to neither of which nature inclines us—the command of our temper and of our countenance.'

The best man of business is the one who understands what he cannot, or ought not to, resent; and who if he makes a slip can recover it by his coolness. You need not put on the insipid softness of a fool; but you can, without sacrificing any dignity or self-respect, let your manner, your air, your terms, and your tone of voice, be soft and gentle; and that easily, naturally, and not

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affectedly. The use of some expressions of diffidence of your own opinion and deference to other people's by no means weaken an argument; but, on the contrary, make it more powerful by making it more pleasing. Here tact is displayed in the highest degree; for tact is the essence of true politeness.

The real tactician is he who does a disagreeable duty in the most pleasant manner, robbing it of its sting. To succeed in Business we must have a capacity for understanding other people; paying due deference to their opinions, feelings, and even prejudices. We must be able to recognise their rights, and show a disposition to give and take.

Concessions and compromises form a large and very important part of our dealings with others. We need expect no gratitude for a compromise; but it is justified by the fact that it is generally a salve to the feelings of the customer. Many customers are delicately sensitive, and feel immediately any apparent want of attention. Others are hard to please, and grumble at everything submitted, as if nothing was half good enough for them; whilst they attribute any delay in the execution of an order to your being above appreciating the value of their custom.

All this goes to show that a business man requires a nice temper. The worries and annoyances daily owing to errors in business are enough in themselves to try the 'temper of a saint,' as the saying goes; but the most grievous trial of all is to have a customer misconstrue the reason

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for something being done wrong. However much you may feel you are in the right, prudence suggests that it is better to let the customer have his own way of thinking. You occasionally receive in business the most abusive letters from customers, imputing the worst of motives; and, in many cases, when you remind a customer he has not paid his account, he pays it, but accompanies the cheque with a letter not calculated to improve your digestion.

However, such trials and difficulties as these bring out the character of a man. Troubles do not change our nature; they only reveal our strength of character. The experienced man of business knows that a spirit of conciliation, allied with Time, the great healer of all things, reconciles and remedies many feuds. It is often better to sleep over a difficulty, waiting to see what the reflections of to-morrow bring forth, rather than commit oneself to a hasty opinion or decision to-day. Delay is in some cases to be adopted advisedly. It sometimes brings a person to reason when nothing else could; whilst if we are wrong ourselves it gives us time to reflect. As a rule, our first impulse is to throw blame on everyone but ourselves, and we feel we would like to revenge ourselves on the world in general and the offending customer in particular; but a little sensible reflection enables us to see that we have often only ourselves to blame, and deserve what has come to us through not organising our business better.

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Haste

"Everything comes if a man will only wait."
—BEACONSFIELD.

'MAKE haste slowly' seems paradoxical advice; but it contains the essence of true wisdom, and is only another variation of the old saw: 'The most haste is the worst speed.' It implies that fussy, nervous, bustling Haste is as perilous as it is unnecessary. There are many men who cannot see this truth. They imagine that Energy and Push in business can only be exhibited by fussing and bustling, and that a person who takes things quietly and easily cannot be a smart business man. The result of it is that employers who have got this fallacy into their heads are always causing friction and vexation in their establishments.

It is neither easy nor pleasant to be always goaded into a hurry. The mind wearies and frets under the strain. Labour that would otherwise be pleasant becomes drudgery. Irritation usurps the place of amiability. Fault finding and scolding follow. Employés feel strongly the influence of a fretful disposition. They are made unhappy and discontented by this constant unpleasantness of their employers. The whole staff of a business house may be put into a periodical state of ferment and agitation by the employer's conduct; and many a good business has been brought to the ground by persistence in such a course.

Under the systematic arrangement of duties

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Haste is avoided, whilst promptitude is ensured. The business goes on more smoothly with fewer mistakes and less worry all round. There is nothing that can take the place of System to beget cheerfulness and spirit in the discharge of daily duties. 'A place for everything and everything in its place;' 'A time for everything and everything in its time,' are the golden rules of Business, and if carried out to the letter there is no need for fussy haste. Inattention, confusion, carelessness and slovenliness are entirely inconsistent with such order.

Systematic arrangement of work makes labour easy and pleasant; and neatness, promptness, thoroughness and completeness are secured by the methodical way of doing things. Order, undoubtedly, secures despatch. Methodical action will accomplish much more in a given time than slipshod bustling from one thing to another. 'Finish one job before you begin another' is a piece of advice that ought to be posted up in every factory, workshop, warehouse, office or place of business of any kind; but employers ought to be the first to encourage its being carried out, by abstaining from taking men off jobs before they are completed. It only results in an appalling array of unfinished work, with no good result to show at the end of it. By close attention to one thing at a time it is accomplished more quickly, better, and more easily. 'One thing at a time' will perform a greater day's work than doing, or trying to do, two or three things at a time.

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We were much struck recently with an article which set forth the essential difference between 'hustle and bustle.' It is quite true that there is a very wide difference between the two words, when you come to think of it. Your true hustler is never a bustler. Hustle is synonymous with 'Push,' which in its best sense is energy well directed. Bustle is only energy superfluously displayed in the wrong direction.

Nature does not present a more consistent and concentrated mover than your hustler. His head is always one way, and that the right way. His work goes on with the regularity of a stream of flowing water. But look at the erratic course of your bustler: He is here, there and everywhere; accomplishing nothing; but generally hindering everything by too much haste. The methodical hustler has always time to look around him and ahead to see what everyone else is doing, and which way the world is wagging; to work out new ideas and keep pace with the times; to cut out new channels whilst fully securing the old. In short he is the most busy, and the most leisured, man you will meet. He is always first to hear of a possible good thing; and it isn't his fault if he fails to grasp it. Whilst his business engrosses him, he yet finds time to fulfil a score of functions which would fully occupy some men. He has the astuteness of age; but never grows old, because he never yields to business rust. In his dealings with his servants he never 'rushes' them; but he keeps them smart. You will as soon find his

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books a week behind as you will his clock an hour late. And the tick, tick, tick of his establishment means money, money, money.

But for your bustler—what a contrast there is! He never has time to look outside his own door to see what his competitors are about; because he fondly fancies that if he is out of the way the work must stagnate and his employés will relax their efforts. He is like a squirrel in a rotating cage, restlessly moving, but never advancing. His track through a day's business is like his path through life, scattered with the records of incomplete plans and half-finished work. He has no fixed System, but a new System for every month in the year; because he bustles each one out of gear as soon as it is created. His establishment is strewed with half-done work and unfulfilled orders; because he makes it a practice to hurry up the last orders to hand by taking his men off those already in progress. Any customer who comes along and demands his work in a hurry has got to have it at the expense of all previous ones.

It is not long before everything gets out of gear; and then there is a general 'wipe up.' Overtime has to be worked, new hands engaged; faithful old hands are dismissed for imagined slowness; stock is bought in recklessly; goods are packed up and sent off somehow, anyhow, so long as they get off in a hurry.

No wonder the bustler wears a worried look, and has not a moment to spare for the amenities of life. His clock ticks with the same slow

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measured tick as that of the true hustler; but the swing of his pendulum may signify loss, gain, loss, gain. He never knows which tick has the loudest sound. If we would all take a lesson from our clocks we should never hurry; because we should learn that the secret of successful work is steady continuous effort. A clock that gains one day and loses the next is an intolerable nuisance; and equally so is a clock which is always fast. There is an analogy here which the bustler should take to heart.

Self-Reliance

"The best way to get help in this world is to help yourself."—EMERSON.

IT is easy enough to get men who will perform their duties in a passable manner, so long as the employer or manager, or foreman is always at hand to be consulted; but to get men who are self-reliant, with sufficient confidence in themselves to avoid troubling their superiors with details and matters with which they should themselves be competent to deal, seems to be almost as impossible as Diogenes' task of finding an honest man.

It is this lack of the necessary material to form an efficient force for running a business that makes commercial life so hard and so full of worry and anxiety to the heads of concerns; and at no time is one's heavy responsibility so acutely felt as at the holiday season. To many a man the taking of a fortnight's holiday means work and worry

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on his return ; simply because his staff are deficient in Self-Reliance, and, lacking his guidance, have either shirked difficulties or have blunderingly created new ones.

In large businesses which are well organized and split up into departments the absence of the principal or the head of a department is perhaps not so acutely felt ; though it is none the less true that a conscientious man, holding a responsible position, cannot stay away from his desk for a lengthy period with any equanimity of mind. Human nature is so constituted that each rank of life looks for guidance to the one above it, and this habitual dependence on one another is probably the cause of the general lack of Self-Reliance in the character of the employed classes of to-day. It seems impossible to get men to think what is the best way of doing a thing ; or the best compromise of a difficulty that cannot be solved.

Take a general case : The morning's mail brings a letter of complaint from a customer respecting goods delivered or work done. If you hand the letter to the average man about your place to deal with it, it is a hundred chances to one that the first remark he will make is, ' Well, what are we to do ? ' or something to that effect ; which will be followed up by some such remark as that ' This fellow is a regular nuisance, always complaining about something. I don't know what to do with him. I haven't time to attend to all his fads,' etc., etc. Then the wearied principal or manager has to turn to it himself, and investigate

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the customer's complaint, with the result that he finds it is a perfectly reasonable one, which can be put right by some very simple act or explanation. An exchange of goods, a courteous letter, a few words over the telephone, or a personal call, and things go smoothly again.

Here, perhaps, it was want of self-control rather than of Self-Reliance, or self-confidence; we mean that kind of self-control which makes a man bear complaints with patience, and try to look at matters with a judicial spirit. But the man who can meet troubles in a philosophic spirit will not be wanting in Self-Reliance.

Again, how often do you find, if you send a man to report on some difficulty, he will come back and say the job is hopeless, and nothing can be done. Eventually you have to go yourself and find the 'way out.'

There is an unmitigated senselessness in the majority of employés and especially amongst the younger ones. Men begin to *think* too late in life, when they have been buffeted about in the world and had all their corners knocked off; and then often the thinking takes the form of the bitter reflection that they have missed their opportunity in life, and that it is now too late to start again.

If boys could only be taught to reason the best way out of practical difficulties, we should soon have self-reliant men. We seem to need a 'science of difficulties,' with professors to teach our boys the 'way out;' or at any rate to infuse into them the spirit which will cause them to shout, 'Hurrah,

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here's a difficulty; let's find how to get out of it.' Unhappily we seldom meet with people who can encounter difficulties with cheerfulness; it is far more likely that the youthful aspirant in business will say to himself, 'I can't make head or tail of this thing: perhaps Jones'll know, or Brown might do it.'

We seldom get men who will say 'nothing is too difficult;' or 'what man hath done man can do.' Perhaps it is, that life has become too easy in these days, when everything is done for us; boys want to continue being 'fed with a spoon' until they grow up to manhood, and even until they pass into senile old age. In spite of free education and technical education which may be had for next to nothing, they won't learn; because it is too hard, too much trouble, takes too much time, so they say; but actually because they find it is so much easier to go and ask someone who *knows*, whenever the occasion arises.

You cannot get boys to learn a trade properly nowadays; the apprenticeship system is a dead letter; and the labour market is flooded with young men of from 20 to 25 years of age who have never learnt their business thoroughly enough to command a situation in it. They have grown out of boyhood without becoming men, in the true sense of the word. They are tolerated as boys; but as soon as they ask for men's wages they are turned off and sent adrift into the already flooded labour market. A few realize their position, and make a strong effort to improve their knowledge

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and better their condition; but the majority drift with the stream, catching at straws, and floating by some means or another for a little time, until they eventually sink in despair.

It would seem that men must ever be divided into two classes: those who are content to yield to circumstances, and those who are persevering to control the circumstances around them. The latter are the self-reliant ones who have learnt that it is impossible to get rid of trouble, even if you traverse the whole face of the earth; but who have also learnt to bear troubles and difficulties bravely, living down annoyance and disappointment, and taking lessons from adversity.

We can only repeat what has been said over and over again by many different writers for centuries past, that the way to become leaders of men is to be self-reliant; not trusting to others for help and advice; but having self-confidence and perseverance enough to pull through and over every difficulty. There is no difficulty, however great, but will yield to steady perseverance, industry and patience. You can't lead if you have to wait to ask for advice. You may make mistakes by relying on yourself; but it's better to do that than make them by relying on others. It has been well said that the man who never made a mistake never made anything. Ability, Enterprise, and Industry will redeem many a fault. To fail in a good attempt is no discredit; and to the self-reliant man it is a spur to renewed efforts to accomplish the right thing.

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Everlasting Waiting

"Wot makes the soldier's 'eart to penk? Wot makes
him to perspire?
It isn't standin' up to charge, nor lyin' down to fire;
But it's everlastin' waitin' on an everlastin' road
For the commissariat camel an' 'is commissariat load."
—RUDYARD KIPLING.

BUSINESS life to-day largely consists of 'Everlasting Waiting,' and only those who know how to wait are able to get along. We wait for orders; we wait for people to help us to execute them; and when we have executed them we inevitably have to wait for the money. We wait for fame, fortune, honour, recompense, reward, and even thanks; everything that makes life worth striving for. Too often we wait in vain; until the heart grows sick and aweary, and we wait only for the rest which we know will most surely come.

Yes, it's wait, wait, waiting, everlasting waiting, with most of us, even the successful ones. Even the millionaire must wait, and fret, and fume sometimes; because with all his wealth he cannot command a 'genie of the lamp' who can respond to his instant bidding. Providence seems to have ordained things on the principle of waiting; and all Nature is always waiting—waiting for the changing seasons, the seed-times and the harvests. We wait for things to grow, to be built up, to flourish; and also to die and become obsolete. We wait for new laws, new institutions, new men, and new

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measures. The insidious whisper is always in our ears, ' Better wait,' ' Let it wait,' ' No harm in waiting.' So one man waits on another ; and thus the world is in a state of restless waiting. The curse of indecision seems to be on mankind.

Half the worries and troubles of business life are the result of this Everlasting Waiting. Young men, keen, eager, and ambitious, launch out into business for themselves with a little capital which they fondly hope will tide them over the time of waiting for business and money to come in. They get lots of promises ; but have to wait in vain for the fulfilment. They go on vainly hoping that luck will come ; until at last they are disillusioned by the cold realities and formalities of the bankruptcy court. Many hundreds, nay, thousands of businesses ' go under ' every year, simply because their owners cannot wait. The majority of partnerships are dissolved because one of the partners becomes tired of waiting for the sharing up. Men change about from one business to another because they cannot wait for the advancement which seems to come too slowly.

Young men prove failures in business too often because they do not know how to wait ; that is to say, they have not the staying power, the patience, and the carefulness to wait till difficulties are surmounted.

Commercial travellers, perhaps, of all people, know what it is to wait ; and the criterion of a successful man in this line is the ability to know when to wait, how long to wait, and whether the

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promises of a prospective customer are worth waiting for. The majority of travellers bring in nothing but promises which one would have to wait till Doomsday to get realized. The same thing holds good with debt collectors; they probably never heard the dictum of the late Commissioner Kerr: 'The man who promises to pay his debt never does it. The man who does it pays instead of promising.'

The British working man is a past-master in the art of waiting. He will wait under any conceivable pretence or excuse, so long as he is paid for his time. He will wait for material, for tools, for instructions, and for the arrival of a mate to help him to wait for something or someone else. True, there are certain things he doesn't wait for; you don't find him waiting for the last stroke of the clock at knocking-off times or meal times; and he has a rooted objection to waiting for his pay on Saturdays.

If you call a clerk into your office and ask him to do a thing, it is just a ten-to-one chance that he will ask you if you can wait until he has done something else. If you ask another man why he hasn't done this, that, or the other, his readiest answer will be that he thought it could wait.

If you order some goods, about the first thing you are asked is how long you can wait; and having got a promise of delivery you will probably have to wait beyond the time. It is not, perhaps, the trader's fault; someone keeps him waiting, because some other party has done the same; and so it

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permeates and filters through the whole of our business system, sapping the life out of every trade and industry, and eventually threatening our national commercial prosperity. Other nations more active, more resolute, more pushing, take advantage of our predilection for waiting and steal a march on us.

It is all very well to console oneself with the philosophic reflection that 'everything comes to him who waits.' There is such a thing as waiting too long; and the better way of looking at the matter is to make up your mind not to wait for anything if you can help it. Go and do something else. Get right into your system a positive aversion, a downright prejudice, against waiting. Instil it into everybody around you; tell them to go anywhere, do anything, pay anything; but for heaven's sake don't wait. DO IT NOW!!!

Why, half the lawsuits are due to this fatal policy of waiting; the doctors and undertakers could never live if it were not for this human habit of putting things off. It's the loitering train that comes into collision with the express; and many an accident in daily life is a result of waiting too long. Many an old adage has been hurled at this abominable habit of procrastination; but the world seems to grow no wiser. We go on spending money on all kinds of time and labour-saving appliances; but forget that where the time and the money usually go is in this Everlasting Waiting. The labour-saving machine is doing no good if it is most of the time waiting for work.

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It is heartbreaking to think of the national and individual wealth that is being wasted by this policy of waiting; this awful sin of our commercial life; and it is all the more saddening to the conscientious man who is constantly fighting against this dilatoriness, but finds the struggle so terribly unequal, when the whole world seems to conspire to uphold this rotten system of waiting—Everlasting Waiting.

About Writing Letters

"Adopt with every man the style and tone most courteous, most congenial with his own; strive to avoid offence, study to please."—THEOGNIS.

THERE are two ways of doing Business: by word of mouth and by writing letters. Each method has its partisans, and each can, no doubt, argue very cogently on the respective advantages of the two methods. There is one class of business men, shrewd and cautious to a degree, and of wide experience of men and things, who will advise you that all Business should be done, wherever possible, by personal interview, and never by committing yourself to writing. The other class—who, it must be granted, are progressive, successful men, careful and methodical, and probably equally as shrewd as the other—advise that all business transactions should be in writing, personal interviews being always confirmed by letters.

There is a good deal of ancient wisdom in the

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former course ; and we will concede that where the interviewer possesses these rare qualities which should distinguish the true ' ambassador of commerce ' (the gifts of suavity, tactful push, and that thorough principle which will prevent him from inveigling a customer into a bad bargain) there is nothing to be said against it ; except that it is a wise precaution, even in such a case, to confirm transactions by letter.

So long as human nature *is* human nature, we suppose that personal persuasiveness will be a great power in business ; yet we would rather see all business done by correspondence, if it were possible. It would be the most simple and straightforward method. The old way of doing business orally can never rise very far above the haggling of the market place, or the huckstering of the pedlar and the ' Cheap Jack.' There is to our mind something too often reminiscent of barbaric cunning in the classes of Business which depends on personal persuasiveness. Men are selected who are gifted with that glibness of tongue, and oiliness of manner which are too often associated with insincerity, if not downright untruthfulness and dishonesty. Bribery and corruption, lying and chicanery, deception and intrigue, flourish where Business is done by word of mouth instead of by correspondence. It is the Business of the street-corner and the public-house bar, and is equally as degrading to the seller as to the buyer ; such Business, in fact, as would besmirch honest white paper.

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By all means let us have Business by correspondence if it will prevent this trafficking with conscience. Men are more careful of what they put on paper than of what they say orally. But it is not always the saying that brings about the doing of unprincipled acts. A nod or a wink; a smile or a shrug; an exhibition of the palm; and the chink of a coin; are the only tools and stock-in-trade with men who prefer to do Business without correspondence.

Whatever disadvantages there may be in doing Business by letter, there can be no doubt that great and solid advantages outweigh them; and there are, after all, many circumstances in which Business can only be done in this way. Even where the alternative offers of doing Business either by personal interview or by writing, we are prepared to maintain that the latter is the preferable course, unless one is very sure of the man who is sent as interviewer.

Concurrent with the growth of the typewriter there has sprung up a tendency to study form and style of business letters, and it is a pleasure to see that commercial correspondence is a part of the curriculum of the Schools, Polytechnics, and Evening Classes. That there is need for such instruction must be obvious to every business man who reflects on the style of the bulk of the letters he gets by his morning post; or who ponders over the blunders of his own clerks, who have let him into many a trouble by writing badly-worded or indiscreet letters. Nay more, does he not

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recollect his own early follies, leading to bitter experiences, costing not only hard cash out of pocket, but sleepless nights and racking worries by day? How often has an ill-considered letter cost the patronage of an old and valued customer or entailed considerable pecuniary sacrifice, besides loss of self-respect and dignity! How often has a thoughtless word or phrase led to a disastrous lawsuit; or has involved an issue which had to be compromised at a great loss!

We do not know what form instruction in business correspondence takes in the Schools; but we hope it is not simply the cultivation of a graceful style, which, however desirable, does not include all that is necessary in the characteristics of a business letter. To be able to write a letter which shall state a fact precisely and concisely, and in a manner such that it cannot possibly be misconstrued; a letter which can neither give offence or provoke mistrust; and a letter which shall be firm where firmness is needed, conciliatory where such a course is requisite, yet courteous and dignified withal, is a greater art than writing a book; and a man who can always write the letter to suit the circumstance is a man deserving to be honoured, and to take rank amongst the nobility of commerce.

Young men who are just entering upon a business career cannot be too strongly impressed with the necessity of correct letter-writing. So many men who get into business 'put their foot in the ink-pot' as soon as they take a pen in their hand, and wreck a promising career at the outset.

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Technical and scientific knowledge, the command of other languages, a mathematical accuracy of reckoning, a literary style of composition, even the faculty of great industry and intense perseverance, will not balance the scale against the ability to write a common-sense business letter. Letters travel further than the sound of the voice or the sight of the countenance ; and it is desirable, nay absolutely necessary, that they should convey no incorrect or unfavourable impression.

The Craving for Business

"What is wealth to him that still wants it and never enjoys it ?"—HORACE.

IT is one thing to get orders ; another thing to execute them satisfactorily ; and a totally different matter to make a profit on them. These things must be separate and distinct departments of any well-organized business, entrusted to men who have special gifts in each of these directions. It would be absurd to expect a traveller to superintend the execution of his orders, and be responsible for bringing them out at a profit. At any rate, it would soon dull all his abilities for getting business. Equally foolish would it be to expect a man who may have splendid gifts for organization indoors, to go outside with any chance of success in search of orders. Again, how futile it would be to suppose that a cashier, or an estimating clerk, would make any success as a

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canvasser, or even as the manager of any of the executive departments of a warehouse or factory! With his mind full of niceties of figures, he would lose the chance of getting the order whilst he was weighing the chance of making a profit; and his soul would rebel against the idea of suffering a loss in order to make a gain in some other direction.

There are occasions in commercial life when those who run a business must stand by with equanimity, and see a serious loss going on which cannot be checked, except to the injury and future detriment of the concern. This can only be tolerated in the case of a man of strong character, and one with the reputation of past achievements; not simply the dreamer who imagines he can go on losing money indefinitely to realize imaginative future profits. The man who knows his own strength can suffer a loss with an easy spirit, bearing in mind the counsel 'Whatsoever thou takest in hand, remember the end and thou shalt never do amiss.'

It is a true and invariable law of nature, which we find exemplified throughout the whole circle of sciences, as well as on every side of our social life, that there can never be a gain without some contingent loss. In chemistry we ask for more potency of chemical action; and when we get it we find the gain is almost neutralized by some complicated reaction. In mechanics we ask for more speed, but to attain it we lose in power and in directness of action. In electricity we ask for more intensity, and what we gain in some

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directions we lose in efficiency in others. And so in Business, the study of loss is equally as important as the study of gain. Even in our individual life the attainment of wealth and influence is not without its disadvantages.

Happiness does not alone lie in the possession of wealth; and many a man who has gathered in the fruit of his life-labour has found it to be only as sour apples. The only true happiness is the absence of everything that tends to make a man unhappy; and money will not purchase that immunity. It will not ease the troubled conscience; nor allay bodily pain; nor bring sleep to the restless. 'Can gold calm passion, or make reason thine? Can we dig peace or wisdom from the mine?'

The craving for Business is in some men as the insatiable desire for wealth. They cannot bear to lose an order, however unprofitable; and thus the gain of the order is too often a minus quantity. The man who craves for orders at any price is not far removed from the miser craving for gold. Nothing can be said against pushful determination to get orders; but the man who carries it to the extreme must either rob himself or his Firm of the due rewards of business, or must resort to deception and intrigue in order to make up his profits. It no doubt requires a firm will to let an order go by; but the man who can do it will be the gainer in the long run, not only in pocket, but probably also in self-respect.

It also requires a sound judgment to determine

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when to forego an order which is just on the borderland between profit and loss; and the experience which will enable one to determine this can only be obtained by a thorough grasp of detail and sound knowledge of the subject. In giving estimates nothing should be left to guesswork; all should be based on careful calculation. Then, if it comes to competitive bargaining, you know where you are and how far you can go. When labour and material are in question, it is only the firm which has its men thoroughly in hand, and knows their capabilities and their economy of working that can hope to compete. When it is a question of the sale of a commodity for which there is a market price, it is the firm whose financial resources and business system are the best that is likely to get the order.

It amounts to this, then, the better organized a business is the better it is able to compete; and when it comes to estimating against a firm of equal standing, the chances of getting orders are fairly equal. When, however, you are pitted against the reckless estimator it is better to be without the work than to try and get it at a price which figures at a loss on your estimate.

Of course, if there is certain work which is speculative and doubtful, it is open to consideration whether to take on the job on chance of being able to make a better profit than anticipated. Circumstances will largely influence this; it may even pay to lose, as we have already pointed out, in order to secure a gain in some other way. But

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it is senseless and suicidal to accept orders at any price for no other reason than that you are told your competitor is lower. What is the use of toiling and worrying merely to get orders? Businesses exist for making a profit, not for making a show. You don't work for fun, or to please nice customers. Your business has got to bring in sufficient money to prevent you from feeling the want of that commodity; just sufficient to make you feel sure of your position, and to place you above those small schemes and struggling in which the mass of the people have to pass their existence. Sufficient for the present and enough for the rainy day should be the sum of human happiness. When you have got that you can rest on your oars and glide idly down the stream of life, leaving others to go on struggling amongst the rocks and rapids.

How often do we see men doing apparently a big business, yet making nothing for themselves; slaving on year after year to make a bigger turnover, yet never gaining an additional farthing towards their own personal comfort; chained to their task, and doomed like Sisyphus to 'everlasting hope;' always rolling the stone uphill, yet never reaching the top!

Machinery v. Labour

"He who learns sciences, and does not practise what they preach, resembles a man who digs but does not sow."—ARABIC MAXIM.

THE great art of Business to-day, whether it be in making or selling or buying, is to understand the

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imperative necessity of getting the 'maximum' result from the 'minimum' outlay. Never was there a time when the world was more eager to honour and reward the man who could show how to make 'two blades of grass grow where one had grown before.' This very trite analogy is perhaps a little out of date just now, for we are not a nation of agriculturists; the manufacturer has no interest in growing grass, and in fact would not care to see grass springing up in the yard of his factory, or to have it supposed that he was a man who 'let the grass grow under his feet.' But if you go to him, and can convince him that you can do something which will only require one man's work where two were required before, you have his ear and sympathy; whilst if you can offer him a machine which will do away with manual labour altogether, he is ready to grasp your hand as a friend and brother.

Why is it that the employing class are so 'down' on the workmen, and so ready to avail themselves of any chance of reducing the number of the latter? Ask any employer of labour, and he will tell you the question should be, not 'Why is it?' but 'How can it be otherwise?' Is not a large proportion of the labour available of the idle, thriftless, dishonest, time-thieving, tool-spoiling, and material-wasting kind that runs away with the profits of a business? Is it not of a kind that gives endless trouble and worry to those who have to run a business? Is it not of a kind that too often ruins the reputation of a business by bad workmanship

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and careless blunders? Is it not of a kind that too often lowers a firm in the estimation of its customers, and in many cases alienates them so that valuable orders are lost? Is it not of a kind that draws pay for the uttermost minute, and loafs about when the master or foreman is away for a moment? Is it not of a kind that will repay generous treatment with the meanest dishonesty or the basest ingratitude?

How can we wonder at an employer desiring to wipe out such labour as this if he can replace it with machinery, which when once set up and started goes on doing the same thing in the same time, with unfailing accuracy day in day out; almost human in its movements, more than human in its precision; yet having no human weaknesses! It doesn't get tired, or start out of sorts, if you only treat it well and feed it with a little oil. It doesn't get thirsty, and try to smuggle drink into the shop; or slip out of the back door to the nearest pub, when the manager is not about. It doesn't want reprimanding; and if its manager does swear at it, it won't answer back. You don't see it strolling into the shop habitually five minutes late, and take ten minutes to get its coat off, roll up its sleeves, and settle down to work; nor does it prepare to leave off ten minutes before the bell rings. Finally, you don't see it walking up to the pay window on Saturday noon to take pay, whether honestly earned or not.

Is it any wonder that an employer prefers to

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spend his money on machines instead of men? Wouldn't he be the happiest man alive if he could do without labour altogether, and could go round his shop himself starting automatic machines by pressing a button? Some of us have probably gone home, after a day of distracting worry, and laying an aching head on the pillow have dreamed of a good time coming when one could sit at the desk in our sanctum and press a series of buttons to start up the whole machinery of our business; stopping it again with the same facility. A pretty dream; but perhaps we should not, after all, be any happier. Possibly these worries and troubles serve to make us stronger, and better able to bear the buffetings of fortune; just as the hard rough toil of outdoor life amid cold and physical discomfort hardens the muscles and knits the limbs with renewed strength. Moreover, where we meet with men who are worthy of encouragement, grateful for their employment, loyal to their employer, keenly alive to his interests, and serving faithfully in a business from youth to old age, a sentiment springs up which makes an employer reluctant to part with old hands; and often a business is kept going during seasons of adversity from a sense of responsibility towards faithful workers who have served the firm well in times of prosperity. It is also in many cases this sentimental feeling towards the few good workmen which blinds the employer to the shortcomings of the others, and makes him tolerant of the whole staff. Many a well-meaning employer with the

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old-fashioned sense of duty towards his employés has carried his sentiment to the bankruptcy court, where he has gained neither thanks nor sympathy.

Why should an employer hesitate to supersede labour by machinery, when he gets such poor satisfaction for the wages he pays? Though you may pay some men liberally and punctually, and find them constant employment, they hate you and are always gloomy and discontented. They go about grumbling that their employer gets more than his fair share; forgetting that he has to battle, with his own class, for life as sternly as the labourer has with his. They also too often overlook the fact that beyond his remuneration for supervision there is interest on capital to be earned and paid to someone, and a reserve fund to be set apart for deterioration by wear and tear of plant and machinery. Besides he has to withstand the anxiety of business, from its uncertainty and fluctuation in the value of the articles sold, and the difficulties of keeping up stock.

Competition is so keen nowadays that the manufacturer who uses a staff of men to do work in fifty-four hours which machinery would do in twenty-four hours or less, has no chance to struggle with competition from home and abroad. Sentiment or no sentiment, this fact must be recognised. Labour is too great a charge on the cost of production where machinery is not utilized; whilst on the other hand it has been found that where machinery is used to its utmost limit, the charges

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for labour have become the least part of the cost, even to an infinitesimal extent.

When the necessity of labour-saving machinery is fully appreciated, the principle is soon extended to the equal necessity of changing machinery promptly when an invention appears that will probably effect a revolution in any particular branch of industry. Manufacturers must watch for and obtain the most economical machines to be had; and be ready to discard any machine they have in use if any other offers to effect a saving either in economy of space, or material; or that will produce more quickly than any other. The faster production causes a more rapid turnover of capital; therefore rendering less capital necessary; and consequently saving interest on that capital.

There may be some suffering entailed where machinery displaces a large amount of labour; but as a rule it is not the good class of workmen who suffer; only a weeding out of the bad ones takes place. Good men find employment to superintend good machinery, or are given other positions. It is no good trying to evade nature's law of the 'survival of the fittest.' Changes are inevitable; without these there could be no progress.

Earnestness

"And he who waits to have his task marked out,
Shall die and leave his errand unfulfilled.
Our time is one that calls for earnest deeds."—LOWELL.

THE greatest want of the age is Earnestness, and nowhere is the want more conspicuously felt than

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in business, where the lack of earnestness on the part of the employed is the despair of every large employer. Many a business would attain a far greater success if the staff were imbued with the same earnestness of purpose as the heads of the concern; yet so far from this being the case, we too often find the lack of earnestness undermining a business, lowering its prestige, and alienating customers by blunders, delays, and inattentiveness to opportunities.

Earnestness seems to be something antagonistic to the conditions of employment. You can hire anything in these days, even a man's soul of honour. You can hire men for their strength of arm, for their abilities, and for their experience; but you cannot hire Earnestness in the open market. It is no good advertising for earnest men; you must find them.

Rarely do you get with the 'hired man' that earnestness of purpose which is the keynote of the highest success. The fact is, we suppose, that the really earnest man is not content to be merely a hireling. The man who is ardent in the pursuit of an object, urgent to a necessity, serious to his work, alive to his duty, and really anxious to do the very best that is possible, will never remain long in the ranks. If his ambition does not impel him to higher office, there will be someone to discover him, recognise his merit, and reward him with promotion, which will stimulate higher endeavours. It may be true that everything is bought with a price; but the only price of

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Earnestness is the world's honour. Men have put forth their greatest efforts for honour and glory, who cared nothing for wealth.

It is only too true in these days that you can hire the labour, but not the spirit. In fact, so far from getting earnest effort, the trouble is to get orders obeyed, and duties faithfully carried out. The Roman Centurion of St. Matthew's time said: 'I am a man under authority, having soldiers under me; and I say unto this man Go, and he goeth; and to another Come, and he cometh; to my servant, Do this and he doeth.' But if this old centurion could now rise from his grave and be given charge of a house of business with a hundred men of the present-day average, we think he would either want to go back to his grave, or have a larger one dug to contain the whole lot of his men.

In these days, if you say to a man, 'Go,' he will ask you how he's to get there, and sundry other inane questions, besides taking half-an-hour to start off; and then you can't be sure whether he has gone unless you see him out of the place.

Again, you ask a man to 'Come;' and he comes when it suits him. If he is in sight he comes at the rate of a funeral procession; whilst if you whistle down the tube for him, you might just as well whistle to the wind.

You tell a man 'Do this,' and he looks at you with a fishy eye, asking you how he is to do it; if you want it done now; if it isn't about dinner time, and if Charley couldn't do it just as well;

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if he cannot have a mate to help him; and probably (should the job be disagreeable) if it is the kind of thing he was hired to do.

This third case is the worst of all. You may get men to '*Go*' and to '*Come*,' but to get them to '*Do*;' that's the rub. That is the despair of every employer of labour. You can get men to fill in a certain number of hours in a day. You can get them to be punctual, if you look closely after them. You can give them duties to perform; but you can never be sure that they will do them unless you are behind their backs all the time. They will blunder into difficulties, and expect you to help them out, instead of thinking for themselves. There is a lack of earnestness in their face, in their manner, and in the style they set about their work.

Is there any remedy? For the employed we fear there is not; for the Earnestness is either present or lacking in a man's character; and where absent it is rarely possible to infuse it into him. The most that can be done is to stimulate him by piecework or profit-sharing. If there is any good in a man the incentive to gain will bring forth his best efforts. Profit-sharing is perhaps the best system, because whilst piecework encourages the production of more work in less time, it does not tend to maintain the standard of quality; nor to induce economy of material; nor careful handling of tools and machinery. Profit-sharing gives us a principle that raises the character of each workman, making one and all work with a good heart, and with all their soul; in fact making all do more

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and do it better; each man comprehending that all negligence in the performance of his duty is prejudicial alike to his colleagues and himself.

There is no direct way to remedy lack of earnestness. It must be by such encouragement as we have indicated; and where this fails, the only thing left is a rigorous application of the sternest law of nature, the 'survival of the fittest.' Employers must, however, set the example of being in earnest themselves; and should surround themselves by heads of departments who are equally in earnest; and who have, moreover, the incentive to vigorous effort. Men who run businesses must have a talismanic power of leading, persuading and influencing men; and this power can only be obtained by making men feel that you are in earnest. It is no good making business simply an occupation, an interlude to one's pleasure. Life is real; and should be earnest.

Hesitation

"If it were done, when 'tis done, then 'twere well
It were done quickly."—SHAKESPEARE.

IF the truth were known, we suppose that more than half the failures in life are due to Hesitation; and this goes to bear out the truth of the old saying that 'the man who hesitates is lost.' Never was this truer than it is to-day; the keenness of competition making prompt decision an absolute necessity.

The man who rests safe in the assurance that an order will come to him will most generally find

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that his competitor has gone after the same and got it. Your competitor is always abroad like a thief in the night, making the most of his opportunities whilst you sleep. When you are hesitating and procrastinating the opportunity goes.

In every walk of life, in love and war, and in law and business, Hesitancy is a cardinal fault; whilst Decision is the primary virtue. There are men who go through life railing at fate, bemoaning their luck, and envying their more successful neighbours. But if we were to investigate their careers we should undoubtedly find a long record of neglected opportunities.

Even the keenest of business men often feel inclined to 'kick themselves' for having lost some chance through a little delay or hesitation. What, then, can be expected of men who habitually pander to indecision? It is often amusing to hear of the dismay of some man who has been nursing 'a sure thing' to find that he has been forestalled by someone who made the sure thing doubly sure by getting a hold on it.

Anyone with experience in inventions and patents has met over and over again with the curious fact that the most brilliant ideas are generally thought of by at least two persons, one of whom is sure to patent the notion whilst the other is thinking about it. And so it is all through life, the cry is 'devil take the hindmost.' Human nature is naturally weak, and first thoughts are always in favour of delay; so that it requires a strong will to shake off feelings of indecision.

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None of us like to sacrifice personal comfort or upset the routine of our work in order to take quick advantage of an opportunity; but in these days you have got to be up early and work late if you would be even with the times. You must sacrifice your lunch, let your dinner go cold, and put off your best friend's hospitable invitation if the occasion of business requires it. If you put off seeing your customer till after lunch, on the assumption that you will find him in a more pleasing mood, you may inevitably find that your competitor has taken him out to lunch, set him up with a fat cigar, and, of course, secured his order.

We have heard it said of a successful merchant that 'he never missed an opportunity;' and if that was true he certainly deserves to have his statue set up in the market-place with those words sculptured on the pedestal. Of another successful man it is related that he always kept his travelling bag packed ready to start off to any part of the country at a moment's notice in pursuit of an order. Another instance is that of two firms receiving an enquiry respecting a machine. The principal of one firm representing a foreign house took a long journey immediately on receipt of the enquiry, calling personally on the customer, and securing the order. The other firm leisurely replied in the course of the post 'Acknowledging receipt of your kind letter which shall receive our best attention,' etc. We doubt not that the latter firm has complained about foreign competition and

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unscrupulous methods of business. But can it be wondered that foreign competition exists when home firms are so slow to grasp the opportunities which are offered to them? British skill and inventiveness have set the pace to the whole world; and if we have been beaten, it is due to our hesitation to grasp our opportunities.

So far, indeed, from seeing the chance of securing an advantage, the majority are generally only too ready to sneer at an opportunity when offered them. Tell a man to go to a certain place where there is the chance of a situation or an order, and it is seldom he will make up his mind to go at once; he hesitates, argues on his prospects, and puts off his visit till to-morrow, with the result that a more active individual forestalls him.

It seems impossible to get men to realize that 'now' is the proper time for taking action; that there is no time like the present. The insidious Tempter is always whispering in our ears 'Won't it do to-morrow.' We close down our desk, or shut up our office, to go home, feeling we have done enough for the day; and that to-morrow will surely do as well for all the rest. But to-morrow comes, and we are not so energetic; or we are worried and harassed with new duties and difficulties. The opportunity vanishes for ever; and we have to go plodding on in search of something else. 'Work to-day' says Franklin, 'for you know not how much you may be hindered to-morrow. Since you are not sure of a minute, throw not away an hour. Employ time well if

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thou meanest to gain leisure ; one to-day is worth two to-morrows.' Even Horace told the ancients 'not fondly to to-morrow trust more than you must or may.' Again, what wiser text has ever been given to the world than that of Hippocrates written some 2,400 years ago. 'Life is short, Art long, Opportunity fleeting, Experiment slippery, Judgment difficult.'

Opportunity

"And none so beguiled and defrauded by chance
But what, once in his life, some minute circumstance
Would have fully sufficed to secure him the bliss
Which, missing it then, he for ever must miss."—LUCILLE.

'OPPORTUNITY is a great thing,' so the old saying goes. True, but the ability to grasp opportunities is of greater importance. Opportunities come to most of us—we may say, indeed, to all of us—but some people never see an opportunity, while others see but ignore it. Some think they can put it aside to take advantage of it at a more favourable time, like the dog who hides his bone and, also like the dog, either forgetting it or finding that another has run off with it.

To many people an opportunity comes as such a solid and tangible thing that they knock their heads against it, or fall over it, yet they only thrust or kick it aside with perhaps a curse at it. Others profess to be always looking for an opportunity, yet lamenting the fact that they never find it, and it never comes to them. Some are foolish enough to believe that they can buy opportunities,

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and stand in the market-place jingling their money in their pocket until a sharp-witted rogue sees *his* opportunity and takes it.

There is yet another class who have aptitude enough to see an opportunity, but who only take hold of it and carry it to a half-way house, when they begin to find it is too heavy for them. They feel thirsty and want a drink and a rest; they leave their opportunity outside, so to speak, and go in for a chat with some idle neighbour.

So, then, we come down to the class—a very, very small one—who are quick to perceive opportunities and make the most of them. These are the men who are the staple of the race; men who are no dreamers, but understand what they have to do and do it thoroughly; men who study the age they live in, and more especially the people their success depends upon, skilfully adapting themselves to the world's greatest needs. They are the men who are proud to say that they got nothing but what they toiled hard for. Their success was not attained by luck. Opportunities came to them as they come to all men; but they had to be reaped and garnered in by honest toil. And these are the men whom shallow-pated loafers at street corners look on with envy and suggest that 'it was somebody's name made him;' or it was only because he 'happened to be there at the time;' or 'it was so then, but those good old times are gone now.' Men said similar things of each other in the days of Solomon, and they will go on uttering such inanities for all time.

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The world grows older, and we all believe the world grows wiser; yet through all ages there still remains a large percentage of mankind who go on believing in Fate and trusting to Luck. It must be that children are brought up from the cradle to believe in Luck, the theme of every fairy tale; and when they grow older they drift towards the Stock Exchange or the racecourse in search of this ever-promised good fortune.

Yet no man has ever found a short cut to Success any permanent good to him. There is a broad and straight highway that leads to success in life; and though many think they can get on to it some way up by means of a short cut or a bye-path, they generally find in the end that they have to fall in line with the procession, and must be content to go with the tail of it. As a rule, the man, be he good or bad, who starts off with the determination to be rich early in life is the one most likely to be disappointed.

Cause and effect is what a man has to study if he would be successful. Men should be taught to observe nature and life and to utilize and elevate what they see. Happy inspirations may come; but they need labour to give them the proper effect. To succeed in any enterprise needs great strength of character and indomitable industry. Wise men must watch, alter, or adapt their conduct according to circumstances.

It is all very well to advocate the virtue of Consistency, but it won't do in Business; it is rather a sign of weakness to stick to a routine just

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for the sake of being consistent. By all means let us have consistent honesty and industry; but never consistent obstinacy. No Firm can flourish long on the reputation of its antecedents; the changing wishes and wants of customers have to be met, and even anticipated.

The philosophy of life is to make the best of things as they happen, taking the good with the bad, accepting misfortune with complacency, learning lessons from disappointment, and bearing humiliation with dignity. The man who can meet his troubles bravely will make the most out of his opportunities. It is not all who can undergo and survive the scant fare and hard work necessary to Success. It is hard to fight one's way up and make a fortune out of nothing by way of a beginning; but that is the way the biggest fortunes have been made. It is the discipline and hard experience that successful men have had to undergo, which gives them the discrimination and tact necessary to decide when to grasp a great opportunity; the faculty of knowing how to do the right thing at the right time.

Brains

"The mind's the standard of the man."—DR. WATTS.

'IT is by using a bigger proportion of Brains to the same amount of muscle than the people of any other nation that we of the United States are leading the rest of the earth in trade competition.' So says an advertisement in an American trade-journal; and though it is a little bombastic, we

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think it is about right. 'The Old Country must wake up,' said the Prince of Wales in a speech at the Guildhall, and that is the motto we ought to adopt as a commercial battle cry and act vigorously upon.

For our part we do not concede that America has a monopoly of Brains; but we fully admit that Brains are more utilized, better appreciated, and better paid over there than they are in this country. The American capitalist or employer knows the value of Brains, and acts on the principle that if Brains come high, no matter, one must have them. It is by acting on this principle that the successful manufacturers of the United States have put their competitors out of the contest.

But the curious fact is that in nine cases out of ten the 'brainy' American turns out to be no American at all when you get right down to his pedigree. He is invariably an imported article, and not infrequently an Englishman, who has shaken the dust of the old country from his feet and gone out to the New World to seek a fortune which he saw no hope of gaining here. 'The prophet is without honour in his own country.' But the American speculator, capitalist or employer knows a good thing when he sees it, and knows a good man at sight. Consequently a man with an idea, or with any pretentions to skill or originality, has no difficulty in finding a 'backer;' and the pertinacity with which an inventor will be supported if he has any claim at all worth considering is an agreeable feature of American business life.

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In England we have starved and discouraged inventors, looking upon them too often as crack-brained enthusiasts. The man with an idea can hardly gain admittance to the presence of a likely financier; and even if tolerated so far as to be allowed to explain his invention, he is too often dismissed with contempt. In a few cases he is dealt with, but miserably paid. The result is that young men possessing the inventive faculty are beaten down, discouraged, sneered at, and treated contemptuously until they subside into the position of mere hacks, working at some business which is distasteful simply because it is 'bread and butter' for them.

Can we wonder that the few of strong will, undaunted energy, and keen ambition leave the homeland, and seek recognition in countries where Brains are better appreciated? Such men have been the making of American industries. They have taught American manufacturers all the trade secrets of the old world, and revealed to them our weaknesses, suggesting and demonstrating where improvement was possible. With such aid, and with the magnificent resources of a vast field to draw upon, and to form an outlet for their wares, American manufacturers have advanced by leaps and bounds, until now, not content with their home trade, they have sent back to old England the very goods which the genius and talent we originally despised taught them to make. It is a cruel blow to us; but it has its lessons, and it is undoubtedly causing us to more carefully train

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the rising generation in technical knowledge; and to give more attention and encouragement to men with ideas. Although many business men cannot even yet get over their old-fashioned prejudices against such people as artists, poets, authors and inventors, there is at the present day a market for Brains such as never existed before in the history of this country.

There is springing up a generation of young men who are imbued with the spirit of the new century; who will cast aside all old traditions, prejudices and habits. If we mistake not we shall soon have a race of manufacturers and tradesmen and craftsmen who will hold that nothing is impossible of attainment if it is worth the effort. Their motto will be something like this:

> "We never say 'I end here,' if success
> Broadens the roadway to an enterprise;
> We hew a channel for a freer course,
> And travel on and on by every means."

The standard of brain-power is rising, and those who are fossilized and mentally unfit to keep the pace will have to be put aside. It will probably be found cheaper for the State to keep and feed the wastrels and inefficients and failures in life, giving them employment fitted to their capacity, than to allow them to prey on business men by attempting to fill situations for which they are hopelessly incompetent.

The old economic law was that 'if a man will not work, neither shall he eat;' but the new law will be 'if a man will not think, neither shall he

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work.' The interpretation of that will be that work must mean the exercise of the highest faculties; and if a man is incapable of realizing the position he should occupy in the world he must be reduced to the level of pauperism and be kept by the State. We doubt not the employer of the future will cheerfully allow himself to be taxed if he can be guaranteed immunity from incompetent help.

Good Resolutions

"The folly is within ourselves—
The world is what we make it."

THE end of the old year and the beginning of the new one is generally an occasion for reflection on past imprudence, mismanagement, and neglected duty. Whilst the bells are ringing out their warning that another year has commenced, painful reflections will obtrude themselves of time misspent and opportunities neglected; and the man who does not at such a moment make the mental resolve to do better must be callous and dead to the world; without ambition and without hope.

Happy the man for whom at such a time 'Hope shall brighten days to come, and memory gild the past.' For him the new year opens up greater possibilities; he can look back on the old year with cheerfulness, feeling that even his mistakes have been profitable because they represent hardly-bought experience. There is no more

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valuable asset in a business than experience, especially of that kind which 'raps us hard on the knuckles' like the schoolmaster's ruler; or that which burns the fingers, as when the child plays with fire. It gives some spirit to resolution not to do it again.

We would like to see an account opened in the ledger to 'Experience;' and we would put on the credit side some of the biggest of our bad debts, such as those we have incurred by giving credit against our better judgment, because we argued that we must give credit and have risks in business, and we would take the chance of its coming all right. We would also put on the credit side the money spent in some rash and hazardous speculation through the advice of some persuasive 'bounder' who came along with a 'sure thing.' Further, we would enter up the money spent in trying new men on our staff, with the view of finding the 'ideal' one for the business. We would again write off our 'real assets,' and put to the credit of this 'Experience' account goods we have bought wrongly or badly through mistaken judgment, and machinery or apparatus which has not fulfilled expectations. It might also be profitable to add any sums spent in advertising in the wrong direction, and which has brought no return. The account may be also swelled considerably by adding losses due to under-estimating, which ought to be regarded as very valuable experience. Still another item will be for mistakes, breakages, and accidents, which might have been avoided by better

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organization or more careful supervision. One might also enter up, say, the equivalent of the previous twelve months' business of any client who has been unjustly offended or inattentively served and has withdrawn his custom. Any money spent in going to law should very properly be credited to 'Experience.' Money lent, because one didn't like to refuse an old acquaintance, may be as well put down now; and if you are fortunate enough to get it back again you can put it on the other side. The value of orders lost through want of push should, if you feel sure of the cause, be duly credited to 'Experience.' We are inclined to think, too, that the money spent in running a department that doesn't pay after its unprofitableness is known, but in the expectation that it may mend, is also a proper addition to this account. The same applies to having too large a staff in proportion to the turnover; when found out the surplus expenditure should be put to 'Experience.' If you have had a man who has embezzled your money, put the loss down to 'Experience.' You ought to have known better than let him do it; you misjudged his character, and you hadn't the grasp of your books which would have immediately revealed the leakage. If gas, electrical and other fluctuating accounts become large in proportion to previous years, there's a screw loose somewhere, and the experience gained is probably worth the extra amount on the account. If you go on and waste your time on some frivolous pursuit, or some fool's enterprise which brings nothing into

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the business, you may as well mark your returning consciousness by figuring out the value of the time spent at the rate you draw on the business and put it down in the account.

But really this 'Experience Account' is becoming a big affair; and we are afraid, if you should be so unfortunate as to requisition the services of the Official Receiver, he would not admit it as an orthodox way of accounting for things. Perhaps the best way on the whole is to put it in one's private ledger, and, if conscientiously posted up to date, we don't think it will grow. Every time you post an item you would probably write it in red ink with a thick quill pen, and use a lurid expression which you wouldn't like to be heard outside your private office. If of a resolute disposition, you would probably set your teeth and clench your fist with a determination that you wouldn't have another entry; and if you were to get some mathematical friend to draw a curve of your account on squared paper, you would see that after it had gone up in a straight line for a little time it would begin to droop down to zero. Perhaps it would be a bit wavy here and there, indicating where your resolution became shaky; but on the whole there would be a downward tendency, which would be grateful and soothing to a business mind.

We suppose, if the truth was really known today, the difference between what we do and what we might have done in business resolves itself with the vast majority of people into 95 per cent.

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experience and 5 per cent. profit. Sometimes unfortunately it is 100 per cent. experience and no profit; and not infrequently one gets 105 per cent. experience, so that the profit is a negative quantity which might only be dealt with in an algebraic sense.

The best good resolution we can recommend for the ensuing year is that every business man should keep an 'Experience Account'—and keep it low.

A Good Conceit

"Give others' work just share of praise;
Not of thine own the merits raise."—GOETHE.

THE proverbial Scotch prayer 'Gie us a guid conceit o' oorsel's' is held up as a good joke by the scoffing Saxon down South; but it is probable that the earnest old Scot who uttered it never meant the same to be taken in the sense most people are accustomed to look at it. What he meant was that we should preserve a proper dignity and self-respect, letting the world be conscious of our knowledge and strength when need be.

There is a difference in fact between having a good opinion of ourselves and being conceited. The world cannot tolerate a man who has an over-estimate of self, and who puts forth claims to knowledge or position, to which he obviously has never attained; but we can respect a man who cannot help being conscious of the knowledge, or power, or talent he possesses, and who will consequently assert his individuality.

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We would not give a fig for a man who is so invertebrate as to never have an opinion of his own; and who does not believe he can do a thing better than his neighbour. It is one of the traits of human nature that every man who has any intellect at all fully believes that in his own particular line, and sometimes also out of it, he could do the thing better than someone else has done it, had he had the handling of it himself.

After all, it is just as well for the world that there is this feeling, for it is such a spirit that keeps things moving. It is that which stimulates energy, activity, inventiveness, and everything else that goes towards making a success in life. It is this spirit that keeps the world moving, that induces competition, and which oils the wheels of business. All honour, we say, to the man whose fingers itch to take off his coat and show a man how to do a thing right. We want men who know the right end to take hold of, and who can lift to some purpose; the world is prepared to pay liberally for this kind of good conceit.

It is a fault of all men of genius that they cannot help letting the world know their talents; but the fact that a man is a genius excuses it. Invariably genius develops itself in some particular line and the man becomes an enthusiast if it is in the graceful arts; whilst if it is in science or industry he becomes a specialist. In either case he cannot help displaying his knowledge. He is brimful of his subject; he is bubbling over; and you have only to tap him to let his knowledge pour forth. He

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will tell you what he has done and what he can do with conscious pride, but it is not conceit. It is a very different case from that of the man who picks up a smattering of some subject and poses as an authority upon it; who hears the opinions of others and palms them off as his own; and who is always trying to make the world believe that he is ever so much better than he is rated.

Successful business is a frequent cause of stimulating conceit amongst young men of the present day. They are pitchforked into positions of responsibility when young, and if the business is successful in spite of them they get an idea that they are somewhat the cause of it. What the Americans call 'swelled head' is a complaint that is very common in business to-day, and it is not only young men who get it badly. In general it seems as if the less a man knows and does, the more his head 'swells.'

When young men succeed to successful businesses founded by their fathers their heads are invariably turned, especially if they are of the type whose profession in life is that they 'helped pa.' They don't know the hard work and years of trial and worry which their father endured to build up the business; they fail also to recognise the devoted efforts of old servants striving to keep things going in the old way; and they try to make the world believe that they are indispensable mainsprings of the business which they have taken no active part in building up.

'Little, I think,' (says Andrew Carnegie, the

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American millionaire) 'does one know, who is not in the whirl of business affairs, of the rarity of the combined qualities requisite for conducting the business enterprises of to-day. The time has passed when businesses once established can be considered almost permanently secure. Business methods have changed; goodwill counts for less and less. Success in business is held by the same terms as the Premiership of Britain: at the cost of perpetual challenge to all comers. The fond parent who invests his son with imaginary business qualifications, and places him in charge of affairs—upon the successful management of which the incomes of thousands depend—incurs a grave responsibility. Most of the disastrous failures of the day arise from this very cause. It is as unjust to the son as to the community. . . . . The day is over when even the richest can play at business, as rich men's sons must invariably do.'

If business could be run on conceit instead of capital there might be scope for youths with 'swelled heads'; but things are otherwise, and the world is consequently full of gilded failures, whose conceit will not permit them to see the cause of their ill-success. The danger of conceit growing on a man is that he cannot and will not learn nor see his faults; and that is what makes a conceited youth the despair of everyone who takes him in hand.

There is one source of satisfaction for those who despise conceited men, and it is that kind Nature, which makes some men conceited, also gives other

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people the faculty of quickly reading the character of conceited men and treating them accordingly. The 'conceited puppy' is always being 'taken down;' always having 'corners knocked off' in his contact with the world which despises him. 'Pride goeth before a fall,' and sooner or later the conceited man gets badly hit in the weakest part of his anatomy.

Don't be Afraid to Work

"Never be doing nothing."—SIR WALTER SCOTT.

THE great fault of the rising generation is that it is afraid of work—real, honest, hard work as their fathers and grandfathers knew it. Life has been made so easy through the immense development of the resources of civilization in the last decade that it has seemed to discourage effort and weaken the stamina of the race.

Education has become so cheap, and has been made so easy to acquire by various short cuts, that our rising youth have considered it almost an act of condescension to partake of the regular courses of instruction. Further, when they come to the age of seeking an occupation, they aim to find some genteel place where they can dress well, not soil their clothes, and handle things with the tips of their fingers. They want to be in a position where they can give orders to others, to figure as masters, and let someone else do the drudgery. They never realize that to be a master of men you

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must first be a master of your business. No workman will have any respect for the man put over him unless he feels that that man's knowledge is superior to his own. The master who rules is the one who can if need be take off his coat and do the workman's work. The workman knows it, without wishing it demonstrated.

The true rulers of industry to-day are the men who have been 'through the mill,' and who, as the saying goes, know 'what's what.' You will find them in every big business, but generally in the background, way-down in the works, amid the whirr of myriad wheels and the roar and rattle of running machinery. The young men who are making their way in life will not be found on cushioned seats with their legs stretched under polished mahogany, lazily pushing a pen, and waiting for duties to be found for them. They are out in the crowded market-place of business life, hunting for orders; or in the busy warehouse and factory hurrying the execution of the same by example and precept. And these are the kind of men we want.

The market is glutted with boys in search of genteel occupations, whilst the scarcity of boys who are ready to work in any useful capacity is the despair of every business man. The one thing that keeps so many young men out of employment and dependent on their parents is their fear of work; and it seems impossible to make them understand that indolence and laziness are the chief obstacles to success.

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When we see a boy who has just secured a berth take hold of things with both hands, so to speak, fearless of soiling them, and 'jump right into his work' as if he meant to succeed, we have confidence that he will prosper. But if he stands around and asks questions when told to do anything; if he tells you that this or that is not his work, and ought to be done by the other boy; if he wants a thousand explanations when asked to perform a duty, making the employer feel it would be better to do the thing himself, one feels like discharging such a youth on the spot, for it is evident he is not cut out for Success. That boy will be cursed with mediocrity or will prove a downright failure. There is no place in this century for boys who will only grow up to be indolent, inefficient men. Failure will dog their footsteps, and the successful ones will push them to the wall.

'There is a perennial nobleness,' said Carlyle, 'and even sacredness in work. Were he ever so benighted, or forgetful of his high calling, there is always hope for a man that actually and earnestly works; in idleness alone there is perpetual despair. . . . Blessed is he who has found work; let him ask no other blessedness; he has a life's purpose. Labour is life.'

If we were taught when young the value of true work, the resolve would grow on us as we advance in years to labour during our best days. Let men feel that they labour for the honour of being a worker, not for the devotion of our life to the accumulation of wealth. Work is the grandest

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education, the surest path to knowledge and wisdom. Everyone knows men who have risen solely through the plodding common-sense industry and energy with which they have always devoted themselves to whatever duties lie before them.

It has been well said that the young should be broken into steady, regular, persistent, plodding, industrious ways. If not done early in life the habit is never thoroughly acquired afterwards. The power of and inclination to work grows on the young; and it soon becomes a pleasure, their self-esteem being gratified by the happy feeling arising from their usefulness and sense of responsibility. 'Labour of any kind is performed in the best manner by those who put their whole heart into its accomplishment. Their reward comes to them, not in the applause of an admiring crowd, but in the actual fulfilment of their endeavours; in the excellence of their work, and in the new and progressive ideals that rise up before them, ever beckoning them on to fresh conquests.'

Old Men v. Young Men

"In the lexicon of youth, which fate reserves
For a bright manhood, there is no such word
As——fail."—LYTTON.

ONE of the most striking features of business life at the present day is the dominating power of the young man. The constant cry of employers is for young men; and practically the rule exists in advertising for help, sometimes expressed, but

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generally to be inferred, that 'Old men need not apply.'

It is said that in some branches of industry men are driven to the expedient of dyeing their hair lest they should be suspected of the mental stagnation and waning spirit of enterprise so often associated with senility. Age and long service, instead of carrying with it the credentials of wisdom, experience and skill, would seem to have now become a curse and reproach. Grey hairs and furrowed brows and toil-wrinkled cheeks, instead of carrying weight as the marks of strength, character and honest toil, appear to discredit the unfortunate possessor almost as surely as the brand of criminality.

One cannot but commiserate these unfortunate victims of modern business methods; and at first thought it seems cruel and harsh that old age should be apparently so unjustly dealt with. Even the young man, who now reigns supreme, when he sees these sorry wrecks turned away from the doors of his employer, must feel uneasy at the prospect that he too must grow old, with perhaps no better chance of employment.

The employer who has the painful duty of refusing situations to men because of this disqualification of age, or who has to dismiss men because they have become too old to render effective service, must often feel a pricking of the conscience, a misgiving as to the justice and humanity of his action; but business life steels the heart against sentiment. To the first feeling of pity

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succeeds the reflection that business is too stern a struggle to permit wages to be paid out of charity. So the poor derelict is cast out into a cold and unfeeling world, to be chivied about from one business house to another, wherever he applies; until, wearied and broken in body and spirit, he at last lays down his grey head for a rest that knows no awakening.

Such is the sorrow and sentiment of this old age question; but can we help it? Is it not the necessity of our times that provokes this seeming harshness? Is there not another side to the question? Can Business to-day be left to dreamers who are content to glide idly down the stream of life, without hope, and without ambition? Expanding enterprises cannot be entrusted to those who, through no fault of their own, tend to become unimaginative automatons. After a certain stage in life is passed, men become unduly timid, losing the power of bending themselves to new conditions, and feeling less hopeful than they did in the days of ardent youth. Opportunities are missed, the inroads of competition are unchecked, and profits grow less and less, until old-established businesses of high reputation sink and decay.

No wonder that the popular demand is for young men—live, smart, energetic, industrious, pushing, active, so the advertisements say—in every department of business life. We must have the latest ideas applied with all the vigour of fresh ripe manhood by those who have just learned them; for the world thinks the latest ideas are the best.

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The age is impatient of solemn wisdom, cool deliberation and cautious outlook, and clamours for smartness; even though it may sometimes be akin to superficiality. Inventiveness and originality are worshipped; and established routine, if not actually condemned, is thrown to the winds.

Of course there is a questionable and dangerous side to this tendency of the times. To the youthful mind every object glitters and attracts. The young man's year is a heap of beginnings. One pursuit is given up for another; brilliant ideas are conceived, but either not carried out or incompletely executed; and at the end of a twelve-month there is nothing to show for it. The bulk of failures in Business, from a financial point of view, are by young, or comparatively young, men. Invariably youth has to make costly additions to experience before Success is attained. There may be rare instances where young men show such exceptional ability as to make their lives one continual run of success; but Nature in the main vindicates her law, that intellect and power can only come with increasing age. Skill to do comes of the doing; Knowledge comes by eyes always open, and ever-working hands; the powers of discrimination can only come by Experience; and Experience can only be gained by the efflux of Time.

Age presents one striking difference to youth, which must ever give old men the greater advantage. Whilst youth is always suffering from ungratified desires, age has satisfied such cravings, and can look at things with greater complacency.

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A success, more or less, signifies nothing; and there is a generous instinct always present to give the other fellow a chance. As we grow older we make fewer enemies, and we reconcile many feuds we have made whilst young. Further, there is an ever-present desire with age to set its house in order, to finish its works, and set all tangled interests straight.

Thus we have to discriminate between that age which indicates decay of the faculties, rendering a man careless, indifferent, lazy, unimaginative and uninventive; and that felicitous old age, which is strong and vigorous in intellect to the last.

Nature often puts an old head on young shoulders or makes a young heart beat under a breast which has borne the brunt of fourscore winters; therefore it is not merely by years that we measure that quality of a man's head which we call old. It is not age alone that we want, but the essence of age; and that essence is intellect. So long as that faculty remains bright and unimpaired in old men there is still room for them; and they can never be thrust aside by precocious youth.

Staying Power

"The heights by great men reached and kept,
Were not attained by sudden flight;
But they, while their companions slept,
Were toiling upward in the night."

A VERY chronic difficulty in the management of businesses is in getting men who have staying power; by which term we mean the ability to

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bring things, however difficult, to a successful issue. It is easy enough to get men with ideas ; but the trouble is to find men who will carry them out. You can get plenty of men to start a new ball rolling ; but let that ball come to a bit of a slope, and you will find the majority will leave it there, having neither the heart, nor the energy, nor the determination to keep on pushing. There are very few indeed who realize the truth of the saying ' that success is the result of many failures.'

Flashy business men are apt to sneer at plodders ; but what the world wants is more plodders if they only plod to a good purpose, reaching the goal in the end. There never was a business yet, so far as we know, that did not owe its successful existence to someone who had the staying power in the time of direst difficulty ; and who pulled things through by a sheer determination to hold on. And so it is too with all the elements of a business ; whether it is in the working out of new ideas or the execution of old and tried ones, the staying power is equally needed.

With all classes of employed there is an ever-present difficulty to get things finished, never any trouble to get them begun. Let a job become just the least bit bothersome and the workman will put it under his bench ; the warehouseman will shelve his order ; the clerk will put a difficult account in his desk out of sight ; or the outdoor man will neglect to make calls where orders are hard to get. Thus in every business there is always a long category of unfinished duties, which lie

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dormant until someone comes along to wake up those who have them in hand. The result of this waking-up is disorganization, and dislocation of business, and increased expense, which might have been avoided by the application of a little staying power at the right moment.

Staying power has somewhat the effect of a fly-wheel on an engine. It does not create energy, but stores it up and gives the same out at the right moment, when the motive power is flagging. It pulls the crank over the dead centres, and responds to any sudden load. That's just what we want in men—men with a fly-wheel in their heads to provide the reserve of power when needed. There are plenty of men who can do very well if they have someone at hand to stimulate and encourage them, but who lose heart unless some stronger personality is near them to brace them up, reassure them, and give them advice. Failing this stimulus they sink to a dead level of mediocrity, never showing any originality, never stepping out of conventional grooves, always looking around to see someone else take the lead.

It is pitiful to see men so timorous that they can never enter into any business until they have seen someone else doing the same thing. They soon degenerate into mere plagiarists and pirates, perpetrating every conceivable meanness in order to keep pace with progressive businesses. They are always prowling around to see what their neighbours are doing instead of exercising their brains to work out something distinctly new and

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original for themselves. However, they generally get their just reward; it is rare to find such men successful in Business. In lacking originality they also lack staying power. They are inconstant, unenthusiastic, and unenterprising, dissatisfied with themselves; dragging on a miserable business existence, and ultimately fizzling out.

Carlyle has defined genius to be patience. To succeed in Business you need patience. A true worker can trust results, and is not impatient, knowing how to labour and to wait. All greatness, in truth, lies here. The sufficient man controls and directs himself with such self-possession that he always has a reserve of power in case of need upon which he can draw; and seems always equal to every emergency.

If great discoveries are the result of exact measurements and painstaking work, as they invariably are, so also great businesses are made, and can only be successfully carried on by thoughtful arrangements and steady perseverance. The important thing is never to be discouraged; that should be the busy worker's maxim; never giving way because things go wrong; or because disappointments are met with. 'Tis plod, plod, plod, step by step—dull work; but you can console yourself, while labouring up the hill, on the fine prospects and fresh breeze you will enjoy when you reach the top.'

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Reading Character

"To be able to recognise capable and trustworthy men is one of the most valuable gifts which rulers can possess."—DEAN FARRAR.

THE faculty of reading Character is one possessed by few, yet it is an acquisition which a man of business should regard as of the highest importance. With some men the reading of Character from an examination of the face, manner, or action is almost an instinct; but the majority only judge the man before them negatively by preliminary distrust, which is only removed in proportion to the success of the person judged in being able to create a good impression.

It is very rare that the average man can think a woman wicked who speaks with a pretty mouth and looks with beautiful smiling eyes; nor to an equal degree can a base and unprincipled man win the confidence of the unwary by a smiling face, suave manner and insinuating conversation. Even those who frequently boast that they are good judges of Character and cannot easily be 'taken in' are often the most easily misled, because their pretensions rest on no very deep or sure foundation. They only read external appearances, and judge the wearer of a shiny top hat, irreproachable frock coat, faultless linen, and a neatly shapen face to be the acme of respectability, especially if these adornments are backed up by a ready tongue.

We are too apt to look for what the advertisements call 'a good address,' and having this

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accomplishment pre-eminently before us we quite forget to penetrate below the surface to discover the real defects of a man's character. In choosing an employé we too often judge his honesty by his face, and thereby give our confidence to a thief, or to one full of every vice. Many an employer has found out to his bitter cost when too late that his judgment has erred in choosing a man for a position of trust; and in nine cases out of ten the employer would probably admit that he was 'taken' with the man's face or appearance, and neglected to make full and careful enquiry into the man's character.

The old axiom that one can easily be deceived by appearances is very true in the matter of reading personal character. We are too ready to associate certain appearances with certain traits of character. Extreme ugliness is generally considered to be a sign of a not very estimable character; yet it is nevertheless true that one may be as ugly as Socrates and as good as he; or a man may be contemptible and perfidious with the face of a Byron. So it is in the case of a hundred and one of the usual criteria for judging a man's character.

The fact is that the real secret of reading character is in the ability to observe well, and to read expression rather than anatomy. Emotions, feelings and actions reveal Character in the most open fashion, if only we can read them, and they leave on the face a permanent imprint which can never be masked. An authority on the study of physiognomy gives it as his opinion that it is

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almost impossible that a man above thirty years should bear no signs on his face which allow us to read some pages of his life, revealing one of his virtues or one of his moral sores.

An observing mind can be sharpened by exercise like all other intellectual aptitude, and when this is understood there is no miracle or mystery about reading Character. There is no special or secret divining virtue possessed by those who profess that they only need to look at a man to know whether he be good or evil, a cheat or a sincere man; or who believe they can go so far as to affirm that a man is avaricious or a great spendthrift, a moral man or a gallant. It is simply the fruit of experience and sagacity.

It is not only in the selection of employés that one needs to have the gift of reading Character, but in dealing with those from whom we buy or those to whom we sell. It gives us tact, the greatest of all gifts, not only in Business, but in all departments of life. The successful man as organizer, manager, leader, or teacher, is not the most learned or talented person, but the most tactful—the one who knows how to harmonize conflicting elements; who understands the nature and disposition of people with whom he has to deal, and is careful not only to avoid hurting the feelings of others, but knows how to draw out their better qualities.

Those who use their ability for reading character as a means of securing a base advantage over those with whom they are dealing prostitute a noble

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gift, and sooner or later descend to the level of the common cheat. 'Avail yourself of chances, and avail yourself of circumstance, but above all avail yourself of character.' That should be the principle ever before the man of business. Character is indispensable to Success; and it may be added that next to being able to read the character of others it is equally important to be able to read and appreciate one's own character. The man who is most conscious of his own shortcomings will soonest amend them.

To succeed in life a capacity for understanding other people is an absolute requirement. We must pay due deference to the opinions of those we meet, appreciating their feelings, allowing them their prejudices, recognising their rights, and always showing a disposition to give and take. But unless we know how to read the character of our *vis à vis* how can we tell when to give or when to take?

It is most important that every man should be able to discover the bent of mind of those with whom he comes into contact. All men are approachable one way or another, and if you know your business you know how to meet them. It is a salesman's duty to ascertain the character of his customer; he ought to be able to read his face like an open book. The success of the best salesmen may be attributed to the fact of their being able to read character. This faculty is intuitive with the thorough business man; but it may be acquired by all with observation and attention.

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The Indispensable Man

"A man is personally profitable far more by what he is than by what he has."—MRS. HUMPHREY WARD.

NEXT to the difficulty of finding good men is the frequently great trouble of keeping them. Competition is so keen nowadays, and rivals are often so unscrupulous, that men are tempted away from positions in which they would otherwise be content to remain. There is a certain very despicable class of employer who never attempts any original line of business, and he never goes to the trouble of weeding and sifting out to discover new men from the ranks of the unemployed, but simply looks around to see what his rivals are doing. Suppose one of these rivals is working a successful department, the policy is to find out the men who are running it, and tempt them away by lavish offers of increased remuneration. It is not in human nature to resist such blandishments—certainly not in the bit of human nature which is dependent on a weekly salary. The result is that either the man goes, or he comes to his present employer with a demand for increased salary as an inducement to stay.

Some employers are weak enough to imagine they cannot do without a certain man, and offer to pay the increased amount demanded or to better it; others sternly refuse to deal with a man who treats with another firm for a higher bid, and

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believe it the best policy to let him go. We think so too; the man who can only be induced to remain in a position by enforced increases of salary is not worth having. He is no better than the hired mercenary in war. It is but 'throwing sops to Cerberus' to attempt to keep him by such means. He is like the tamed animal which, having tasted blood, is for ever afterwards restless and unmanageable.

Such a man soon develops what our American friends call a 'swelled head,' and begins to consider himself indispensable. The increased salary never brings any increased results, no greater energy is displayed, nor is there any closer attachment shown to the old concern. Not improbably the man becomes lax in his duties, and eventually a sharp word of his employer leads to the rival concern being sounded for another offer. Many an employer has been treated over and over again in this way by some man he has been reluctant to part with, until one day worried and exasperated beyond measure he tells the man to go and do better if he can.

These men seldom settle down in new quarters, and rarely give satisfaction to their new employers. The new surroundings are uncongenial; and, above all, they miss the guiding hand and brain of their old master who trained them up, and helped them in their difficulties by a timely word of suggestion or information. Like hot-house plants which wither and die when transferred to an ordinary room, so these men soon subside into

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drivelling mediocrity, until they are swept out on to the scrap heap of the unemployed.

The employer who has a full grasp of his business need never fear to let such men go, even to the most hated rival. As a rule they can neither do harm to the old concern nor good to their new employer. A little temporary inconvenience and annoyance may be caused by the carrying away of trade secrets, names of customers, etc., but this is soon exhausted, and no permanent harm is done.

Some may think we take a very optimistic view of this question; and it may be suggested that there is another side of it, viz., from the employé's point of view. Is he to go on working for what he considers a miserably low salary without making an effort to better himself? How can he avoid having offers made to him by rival firms? Is it not right to tell his employer of such offers? Yes, we cannot condemn the man; it is the employer who must manfully shoulder the blame. The man is only a victim of circumstances, and in the majority of cases such difficulties as we have indicated would never arise in a well-regulated house.

It is in firms where there is a lack of method, system, organization—call it what you will—that the employer feels the pinch when a man wants to leave to better himself. Businesses are run too much on the memory of the principal and a few confidential employés, instead of proper records being kept of everything; and instead of the employer keeping in touch with all that goes on

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by means of analytical reports and accounts. Every man's work should be so fully recorded that any other man can take it up. Duties should be split up as much as possible and each department be made to check the other, or to be dependent on another for information. Knowledge which ought not to leak outside should be made inaccessible to men who may be likely to leave at any moment. Personal correspondence with customers on business matters should be discouraged; and it should be insisted that verbal instructions of customers be immediately committed to writing and filed with orders. Original letters and orders should never go out to the departments, a *précis* being made out containing the necessary information.

In this way no man can become indispensable in the sense usually implied, namely, that he is relied upon for information which is not recorded in the books and papers of the firm; and that without his assistance the orders could not be easily got out.

The truly indispensable man is he whose knowledge is too wide and deep to be recorded in office books and papers; whose acquaintance of men and things enables him to act with sound judgment and common-sense in the hundred and one little incidents of the every-day life of a business; and who knows that the security of his position and the progress of his salary depend on the mutual trust and confidence between himself and his employer. Such men have had the faith that real

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merit is certain of eventual recognition, and know that few men of real genius are to the last denied the means of turning their talents to good account.

Much may be done by employers to avoid the worry of losing useful men, by making proper agreements when engaging them, by uniformly progressive increases of salary, by the avoidance of friction (generally due to bad organization), by giving them scope for their energies, by kindly encouragement of new ideas, by good example and genial demeanour to all, however humble the capacity of their employment. Make men comfortable and contented and they will prefer your place to that of a rival who covets and tempts away his neighbours' servants. The meanness which prompts this latter policy will show itself throughout the business; and it will invariably be found that such an employer has no organization, his facilities for work are wretchedly inadequate, and business is done only with high pressure and worry.

Thus life has its compensations; and the employer who does his duty to his people, and runs his business on sound principles, need never fear to let a man go when tempted away by the bid of a higher wage.

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A Minimum Wage

"If we argued less about the masses, and quietly did as we would be done by to those with whom life brings us into contact, distress would soon be at an end."—EDNA LYALL.

'IF a man will not work, neither shall he eat,' is the stern law of civilization, though never too literally carried out, for Charity always steps in, and has chastened its severity. Practical requirements have transformed the law into something like this: 'If a man will not work well, neither shall he be paid well.' In other words it has been expressed: 'The labourer is worthy of his hire.' The principle is just and economically sound. The worker has accepted it and has been content, knowing that he could demand just so much as his labour was worth. But the trades unions instituted a new law, which practically says that every man should be paid alike in a particular trade whether he worked well or ill. This foolish law has levelled down instead of levelling up, and has driven the best men outside of trades unions.

There is now a tendency to institute another rule which may be described as the law of 'the minimum wage.' This law practically says: 'You may pay a man as much as you like, but you must at least pay him the minimum wage.' If the trades unions fix this minimum, they will naturally arrange it pretty high. Still another

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principle advocated is that of the 'living wage.' This says in effect: 'No matter what a man does, he is at least entitled to a living wage.' This means, we take it, the minimum amount upon which he can live in his station of life. That is the most Utopian principle of all; and we fear it will never be realised so long as human nature is moulded in its present form.

It should need no rules nor laws to fix the living wage; it surely adjusts itself automatically to the needs of each individual unit of society, as water finds its level. In the class to which the 'living wage' theory applies each man gets the utmost he can demand for his services when he bargains with his employer. If he want more he strives to acquire more, and soon puts himself on a higher plane. Every man is or can be the architect of his own fortune, and will command his living wage or more. No attempt to bolster him up to a higher position than he is by nature fitted for will succeed.

It is foolish to suppose that employers will pay men either a living wage or a minimum wage if there is no capacity shown for earning it. The eternal process of weeding out the unfit will go on in spite of trades unions, county councils, and social cranks; and the helpless, hopeless, and 'submerged' will be with us for all time. The poor we have always with us; and the unfit will for ever be a burden of the fit. Somehow we must find room for the unfortunates; somehow we must find a living wage for them; but let Charity or the State be the means of dealing with them. Why

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foist on our industries the morally, physically, and mentally unfit and demand that they shall rank for the 'minimum wage?' Many an employer has men who can be usefully employed, but are not worth the wages of his best men. To demand that the inferior ones shall be paid the same as the best would inevitably result in the application of the weeding out process, and the unfortunate ones would be debarred from employment.

It is no good any organization attempting to set an arbitrary value on a man's labour; for the laws of supply and demand will most certainly override such arrangements. No combination can, for any lengthened period, force the price of labour beyond what it is worth by nature's laws for regulating prices—the law of supply and demand. That the labourer must be paid sufficient to enable him to live and to be strong enough to do his work we admit; but so long as he can render effective service he will have no difficulty in earning his living wage.

By trying to be worth more, through doing more work or better work than before, it will indeed be possible for him to attain the maximum wage. Men who want to hold a better position, and to secure better pay, must work more earnestly, more intelligently, and show themselves equal to the higher position they at present wish for. Let the workman understand that he is only entitled to a larger reward for his labour by producing a larger quantity or a better quality of work. It is

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not in the power of an employer to withhold from his workmen the higher wages they demand without himself suffering inconvenience and loss; and no employer would be so foolish as to determine to employ only cheap men without regard to the quality of the service they can render. It is absolutely no good theorising where labour and wage-paying are concerned. The practical necessities of the day will upset all preconceived ideas of what ought to be done or can be done.

This attempt to force a minimum wage rate on employers of labour is actually calculated to defeat the object intended, because it must result in the weeding out of those who are not worth the minimum wage.

If our labour theorists are to be practical, will they tell us what is to be done with the incapables? The plea of the unemployed is that they are 'willing to work;' but willingness is useless unless they can do the work we want done. No employer will employ incompetent men, and pay them the minimum wage, out of purely philanthropic motives.

There is one remedy which some may think is not the most practical. Yet it seems to be the only way. It is this: Make commercial and technical education so easy to attain that there can be no excuse for any man remaining unfit. Create to the fullest extent technical training centres specially suited to the needs of the unemployed, so that the man who is deficient in skill or knowledge of his particular trade can go and

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improve until he has raised himself up to the standard. This kind of technical education must be on very different lines to much of the technical education of the present day. What is offered now is suitable enough, no doubt, for the apprentices; but it is too much above the heads of the unemployed to attract them.

Here is a suggestion that is worth consideration: During the daytime practically the whole of the educational machinery of the polytechnics and technical schools is standing idle because most of the students only attend in the evening. Why not utilize it for the benefit of the better class of the unemployed, for training them up to the standard of fitness for the minimum wage?

Wasting Time

"Employ time well if thou meanest to gain leisure; one to-day is worth two to-morrows."—FRANKLIN.

IT is accounted a heinous crime in business to be wasting time, and the old copy-book adage has it that 'Time is money.' True, but these two expressive words—'wasting time'—are too often used unthinkingly by individuals who wish to be considered smart business men, and whose impatience is too great to be troubled with detail and explanation. They are the kind of people who want everything cut, dried, ready-cooked and put into their mouths. To think, to try, to experiment, to plod and dig and delve generally in Business, is analogous to wasting time. They

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want to join the procession at the head, instead of waiting to take their turn at the end of the *queue*; and when they get set back occasionally into their proper place they fret and fume and bluster about 'wasting time.'

Such a man will decline to see callers unless they are somewhere on his own level, or can present some distinguished credentials. He will, in fact, waste more time in trying to evade being seen than by granting a few minutes' interview to those who seek him. Probably many a golden opportunity is lost through this aversion to being disturbed in the enjoyment of the solitude of one's own company.

Business men are no doubt always busy, or ought to be, and the most patient amongst us are apt to be irritable if a caller seeks an interview at an awkward time; but the amenities of business life call for some sacrifice. If a customer keeps you from your lunch, or prevents you from catching your proper train home, no matter; business demands that you smile and bear with the inconvenience. The man who goes into Business and means business puts his nose to the grindstone, and must keep it there, if need be. Businesses are not made to fit in with personal comfort; and to querulously complain of wasted time because for once in a while you have been deprived of some of the customary enjoyments of life is silly, unmanly, and even unbusinesslike.

Why, there are hundreds of men in business who hardly ever know what comfort and enjoyment

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is, if by these words are meant freedom from work, care and worry; men who can hardly get the solace of the enjoyments of home life because Business pursues them wherever they may be. And yet these are the men who go through Business patiently and cheerfully, with a smile and a word for everyone they meet, endeavouring to give a few minutes to every caller who appears to have any claim whatever to an interview—in a word, they carry out in their lives an old saying that the busiest man always has time for everything. They probably do a hundredfold more work than the man who is always grumbling about his precious wasted time, and yet they never show the stress of it. The fact is, they have learnt that the secret of all real and permanent success in business life is the economising of time in the truest sense. That is accomplished by doing everything at once, seeing everybody if possible at the first call, and thereby ending the matter. Far more time is wasted by evading the necessity of doing things than by attending to them at once. It often costs more not to do a thing than to do it. Promptitude in Business is a habit that inculcates regularity in other matters.

Equally as bad as refusing to see callers is the practice of putting them off. The time wasted in making an excuse might be sufficient to give an answer 'Yes' or 'No,' and end the matter. People don't call on you as a rule unless they have some business to see you about; and generally they consider their business is important to the success

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of yours. Better see them, even if they are only the much-abused advertisement canvassers. They will think better of you for a kindly refusal given personally. Perhaps the fellow may have the chance of saying a good or a bad word for you some day, and may be the means of putting a customer in your way. One cannot afford to get a reputation for churlishness in Business.

There are some men who look upon it as a waste of time to see a customer if the latter's orders are usually small, or if he is rather a bore; and will dodge out of the way, leaving a clerk or counter-man to handle him. That sort of thing doesn't pay. The customer who is the little man to-day may be the big man to-morrow, and he will inevitably repay with your own coin any inattention; whereas even a nod or a smile might have secured his permanent goodwill.

The man who thinks his time is being wasted ought not to be in Business at all, for it is quite evident that he is lacking in the customary business virtues. The thorough business man is he who knows how to listen patiently, think carefully, read systematically, learn thoroughly, act thoughtfully, and wait persistently; reckoning no time wasted if it is applied to any useful purpose. If it broadens one's knowledge, widens one's experience, aye, if it only teaches us the inestimable virtue of patience, it is time not spent in vain.

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Expedients

"There is always a best way of doing a thing if it be but to boil an egg."—EMERSON.

THE ability to devise expedients is one of the most valuable qualifications a man can possess, no matter what his business or profession may be. Successful men invariably owe their good fortune to some brilliant expedient, or to an aptitude for hitting upon minor expedients in difficult circumstances in general.

The world's greatest men—whether they be statesmen or diplomats, soldiers or sailors, judges or lawyers, artists or authors, engineers or scientists, inventors or organisers—have in the majority of cases won their fame through happy expedients. A man may have wealth, rank, education, integrity, talent, genius, skill, and ninety-nine other advantages, virtues, qualities or abilities; and yet, if he fail at the psychological moment to strike the right course, he may be hopelessly discredited.

The first Napoleon was a man of expedients; yet he was circumvented by the greater expediency of Wellington and Nelson. But how many military and naval reputations have been lost since—even so recently as in the late war in South Africa—through want of expediency.

Most great inventions and discoveries have been the result of the application of an ingenious expedient, or in common parlance, a makeshift, or dodge. Skill and industry do not always count when in

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competition with an expedient. The latter may not always seem fair, or orthodox, or in accord with regular practice; but it is allowed by the rules of the race for fame and fortune.

Expedients are, however, only the outcome of necessity, and should only be used in emergencies. The man who devises expedients for some ulterior purpose is but a schemer who may sooner or later apply his ingenuity to a dishonest aim. Expediency is no doubt only an ultra-development of tact; and if a man possess tactfulness he will invariably act with expediency. Yet something more than tact is implied by expediency; for a man might have tact enough to avoid making a blunder, when he might not have wit enough to make a successful hit.

How often do we see in factory or workshop some job which has got into a hopeless tangle in spite of all the ingenuity, skill, and thought that have been lavished upon it? And do we not often find that one man will come along and, with hardly an apparent thought, pitch on the one way of getting out of all the trouble by the most simple means? It is a happy thought, a lucky expedient, and we all wonder we never thought of it before.

Again, even in purely office routine there are many occasions which call for the exercise of expediency. There is probably a tangle or a wrangle about an account, or the price of an article, or the quality of some work, and one has to decide whether to give in and sacrifice self-respect and dignity, or to risk the closure of an account. The

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middle course is undoubtedly the best, and can generally be determined by a neat expedient.

Further, there is the very frequent case of a man who absolutely cannot see his way to do a certain piece of work unless he has some expensive machine, or tool, or piece of material; whilst another man with the necessary expediency comes along and performs the operations easily with the means at hand.

So it is that in all large works and business establishments there are men who are paid to devise expedients; in fact, to do the thinking, whilst the others do the rest (or the resting !). The utter lack of thought in the direction of anticipating and overcoming difficulties shown by the working classes of to-day is the despair of every large employer of labour. It is, however, futile to expect anything different until boys in employment are taught to think as well as to work with their hands. Technical schools may do something to bring up a better class amongst the rising generation; but it is not so much that more knowledge is required, as a keener ability to grasp and digest facts.

Facts are stubborn things, says the adage, but to some people they appear to be impenetrable and irremovable obstructions; so much so that if facts were solid and tangible objects, stuck all over with spikes, there would still be people in the world stupid enough to run their heads against them, instead of trying to get round.

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Some Day

" If you intend to do a mean thing, wait till to-morrow ; if you are to do a noble thing, do it now."

WE are all of us prone to put off the doing of a thing till to-morrow ; or to that more convenient ' Some day '—a day that ever coming never comes ; and when a good idea strikes us, the most natural thing in the world is to make a mental resolve to carry it into execution some day ; not, mark you, now, but always ' Some day.' It is so delightful to a large class of people to sit down after the toils and cares of the day, with slippered feet on the fender and palms outspread to the fire, to give themselves up to the dreamy wanderings of the mind, conjuring up the most fantastical creations.

Yet of the thousands who daintily entertain themselves in this way, how many are there who will then and there pull out their pocket-books and make a note of an idea with a resolute determination to take immediate steps to test the value of it ? And how much fewer are those who are like some great novelists we have occasionally read of, who have risen from their bed in the middle of the night to commit to paper some happy thought or intricate plot that has occurred to them ; or again like some great inventors who have no sooner thought of an idea than they have rushed off to their workshop or laboratory to put it into execution ?

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No; it is so much easier to put off the doing of a thing, whether it be a duty or an intention; and the result is that most men's lives are characterized by a prodigality of intention and a parsimony of achievements. They are like that character of whom Voltaire said: 'He was an oven that was always heating up, but which never cooked anything.' Hours, days, weeks and months pass by, and their lives are wasted in purposing and intending. The promised 'Some day' never comes; new duties, new cares, new ideas and new intentions crowd in upon them, and the great intentions of yesterday and the day before are altogether forgotten.

Great occasions are waited for instead of the first opportunity, however small, being seized and employed. The work which comes easiest and handiest is always the first to be taken up; instead of following the advice of some of the wisest philosophers to do that work first which is most repugnant to one's feelings, and by its accomplishment clearing one's mind and leaving it free to think of more congenial things. By shelving troubles we are only laying up a store of lumber which must be taken down and dusted some day; and that 'Some day' is probably the very day we had set our minds on carrying out a great idea.

Of course there are always plenty of excuses for not carrying out our intentions; in fact, we think excuses are more plentiful than ideas with some people. Let any employer go into his office, or into his workshop, and proceed to question each

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man on the reasons why such and such things are unfinished; and he will get the same old excuses, which are often the same old lies, from everyone. They will all agree on one point—the hoary and decrepit excuse, old as the world itself, that they 'hadn't time.' Go where you will, no matter what the nationality, no matter what the industry. It's the same prompt reply, 'hadn't time.' There is not a language on the face of the earth that has not an idiom for this expression. Children learn it as soon as they learn to talk; it is their most natural excuse for not learning their lessons; and as they grow up and get out into the world the habit clings to them, so that this ready excuse is ever ready on their lips. Even when men go into business for themselves, and fail, the most common excuse in the Bankruptcy Court is that they had insufficient time; they hadn't time to make a success of it, and hadn't time to pay, for the creditors were too pressing.

Seldom you find a boy or a man who will honestly own up to a true reason, as a rule, for uncompleted duties. He will not admit that it was too difficult, too wearisome, or too distasteful, but always and only that he hadn't time. He conveniently ignores the inconsistency of coming late to his duties, and knocking off early, taking a day off for any paltry little ailment, and eagerly taking every holiday that the Saints and Sir John Lubbock have given him. He always finds time for meals; always time for a gossip with his fellow worker; always time to dream idly over his desk or bench

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when the employer, superintendent or foreman turns his back. Such men are always ready to go to the pay desk and draw their wages; and some find ample time for a Saturday till Monday debauch. Even those who would make pretence to being staid and respectable members of society find time for spending their evenings at silly entertainments, in foolish games, in desultory and purposeless reading; or in that luxurious dreaming over the fireside of which we have already spoken, toying with good purposes, turning them over in their minds as an epicure rolls a sweet morsel under his tongue, always dallying, and never doing.

This absence of determination and resolution, and the adoption of a vacillating, irresolute habit, leads to the waste and loss of all that is valuable in life. It reveals an utter absence of force and character, and that energy which in any pursuit gives earnest of success. It is better to resolutely decide to do one little thing now and do it well, than to be always dreaming of the big things that we may do 'some day.'

Shifting the Blame

"If vain our toil,
We ought to blame the culture, not the soil."—POPE.

WHAT a curious kink in human nature it is that leads mankind in the presence of any trouble to promptly shift the blame on to someone else!

It begins with the schoolboy's 'Please, sir, it wasn't me,' and it seems a clinging weakness from

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boyhood to manhood. There is a chronic reluctance to accept blame and responsibility through all classes; and if it is not possible to shift the blame on to individuals it is generally referred to circumstances, to the tools or materials worked with, or the place worked in.

The exact way of shifting the blame is peculiar to different trades, but the general principle is common to all. It is quite an easy rule to remember: 'When you get into a hole blame somebody for making it.'

If one can't blame individuals it is generally possible to blame inanimate things, forgetting that these inanimate things can't be expected to know. Why say nasty things to the hammer if it hits your thumb nail instead of the other nail; or use warm words when you pick up a piece of hot iron? Was it the fault of the hammer and the iron, or your carelessness?

When a man meets with an accident which in nine times out of ten is the result of his own carelessness, he is sure to blame someone else for it.

If a man fails to perform a task within a given time to fulfil a promise, will he own up that it was his own want of skill and forethought that led to the failure? Not a bit of it; something or somebody failed him at the last moment.

The bankrupt will never own up that his failure in business was his own fault. He always finds some scapegoat to blame; never that he played the goat himself.

Where is the man who will own up that he alone

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is the author of his own misfortunes? Look around you and see if you can pick out such men from amongst your friends. If you find them let the friendship be struck deeper; for the man who can honestly own up to his faults will never neglect a duty, nor betray a trust, nor do a mean thing.

This reluctance to manfully shoulder the blame, this inherent weakness of human nature which prompts men to shuffle and equivocate, is the bane of business life, leading to more bickering and lawsuits than any real grievances. Business is obstructed, and legitimate profit-making prevented by this perversity. Half the time of every responsible business man is frittered away in efforts to fix the blame when any trouble arises, because of one individual and another dodging a responsibility.

The majority of men seem afraid to own up to a mistake. What does it matter if a man does make a mistake once in a while? It has been well said that a man who never makes a mistake never makes anything. We may respect those who never make any blunders; but we cannot admire them. They must be either fools or hypocrites.

One can't feel unkindly towards a man who makes an honest blunder and promptly owns up to it; but we despise a man who tries to cloak and hide his bungling by every subterfuge that human ingenuity is capable of until he is absolutely cornered.

A mistake that is promptly owned up to can generally be put right in time to avoid further

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trouble; but if shelved it may be like the hidden flaw in some important piece of machinery leading to untold disaster.

If those in command of business would in every case rigorously sift to the bottom any attempt to shift the blame, employés would soon see that it does not pay to shirk responsibility; and the weeding out which would inevitably follow every glaring case exposed would result in the survival of the fittest, who would undoubtedly be that class of men who are not inclined to be shifty. These are generally the most careful men, and as a consequence there would be fewer mistakes.

On Men who have Mistaken their Vocation

"The man who don't kno *himself* iz a poor judge of the other phellow."—JOSH. BILLINGS.

THERE are some men who never ought to be in business; that is to say, never in any position of responsibility, or where they have to depend on their own unaided efforts. No one would seek to deter a man from the legitimate ambition and desire which most of us experience to become our own masters, and to possess a little business of our own, with the chances of its eventually becoming a big one. But it would be doing a thorough kindness to some men if they could be prevented, or at least discouraged, from wasting their capital and energy on a venture in which there is not the

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remotest possible chance of their succeeding. It would, in fact, be for the good of the community at large if some men could be prevented by law from entering on business for themselves. As a matter of fact, our Bankruptcy Laws do provide for it in so far as a man who has shown himself fraudulent or hopelessly incompetent to manage business affairs is prevented from starting business again during a period of suspension. But this only operates after a man has made his first plunge, and it is this latter step which does all the mischief in the business world.

It would seem that there was something to be said in favour of the old system of trade guilds, which prescribed restrictions on a man going into business for himself, and ensured therefore that a man was fitted by experience and equipped with adequate means for his enterprise. He was not allowed to ruin himself, whilst injuring the industry in which he was engaged, by cut-throat competition based on no sound rules or laws of business. We grant that the principle of these trade guilds was not economically sound, and was obstructive in the main to industrial progress; but that they exercised considerable influence on commercial morality is undoubted.

The point we wish to make is that if it were made a little difficult to start in business, the class of people who mostly fail would probably be deterred at the outset. An auctioneer or a pawnbroker must take out a license before he can begin, and this has a wholesome restrictive effect, which would

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be an advantage if applied to other industries. If, for instance, the scope of the Bankruptcy Court were widened so that it became necessary for everyone seeking to enter into business to register themselves and give some references, it is probable that its operations at the other end of business life would be considerably reduced, and the commercial community would thereby be the gainer.

Yet no doubt any attempt to apply such a scheme would be hailed as 'more grandmotherly legislation,' and contrary to the spirit of a free country; so that probably we shall go on for all time tolerating the iniquitous principle that any man is at liberty to have a shot at running a business for himself, and is permitted to play 'ducks and drakes' with his own and other people's money. It is assumed that the loss of his own capital is a sufficient penalty to act as a deterrent; but in the majority of cases the capital a man starts with in business is a very small proportion of the amount of his liabilities when he goes bankrupt.

So it is, then, that firms of stability have to provide in their profits for bad debts; and in the long run the honourable trader and the public have to pay for it. The question is, whether this state of things does not quite balance any disadvantages which might accrue from a limited amount of restriction.

Coming back to the point whether some men should be allowed to start at all, we would say that it is not always the case that men are unfitted

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to commence Business from want of capital, but because of a want of appreciation of certain principles of business which are as inexorably fixed as the laws of the Medes and Persians. If, for instance, a man does not know how to keep a set of commercial books, or does not appreciate the necessity of getting someone to do it for him, he is as absolutely unfitted for Business as a patient from Colney Hatch. If he is incapable of appreciating the difference between a gross profit and a net profit, and understanding the various ways in which an apparently magnificent gross profit is whittled down to a miserably inadequate net profit, or eventually to a minus quantity, his aspirations ought never to soar above a weekly wage.

The young man who goes into business for himself soon finds that he cannot lean upon others as he was able to do when in employment. He must throw aside his crutches, stand upright, be self-sustaining, self-dependent, or sink back to his former subordinate position. It is necessary now to think and plan as he never did before; and to learn the art of seizing opportunities by being on the watch for them. He is obliged to husband his resources so as to make every shilling do the greatest possible execution. Every faculty he possesses must be on the alert, and every resource must be taxed to the utmost to bring about the best results.

If a man grasps what is required of him when in business for himself and makes good use of his knowledge, he will find business is a grand

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education. Those who work for others (unless they are of the class of people who are natural dependents, or who are remarkably constituted), have only a part of their powers brought into action. Employment continuously in the service of others fetters mental action and cripples native capacity, whilst freedom develops forethought and self-sufficiency. Therefore we do not wish to discourage the legitimate aspirations of those whom nature has fitted for success in life; but there should be directive and helpful guidance existing, beginning with early education, which might be much better adapted to business needs; and encouragement should be given to commercial education after school life. Employers should demand of their clerks and assistants something more than the ability to read and write and add up a few simple figures.

The standard of fitness for Business is rated too low; and that is the main reason why there are so many failures in life. If the prizes were made more difficult of attainment, there would be greater effort made to secure them. We make it too easy for the naturally idle and mediocre youth of the nation to make a living; with the result that the majority settle down to doing nothing more than obtain a bare sufficiency.

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The Business Instinct

" With genius, nature ever stands in solemn union still,
And ever what the one foretells the other shall fulfil."
—SCHILLER.

IT is said that artists and poets are 'born, not made;' and this may also be truly said of business men, if we measure the business man from the standpoint of the highest ideals. Just as there are men who strive hard to become artists or poets, but who never show the inspiration of true genius, so there are business men who are only labourers in their craft, and who seem unable to rise above a merely routine proficiency. Thus it is that we see younger and, in point of knowledge, less able men, stepping over them, and advancing by leaps and bounds to princely positions in the business world.

The explanation of the disappointed ones is that success in business does not result from merit, but is a mere matter of luck and opportunity. Yet whilst it may be lucky for the young man who gets his opportunity and takes advantage of it, we must remember that men must be fit to grasp opportunities; and it is not to be supposed that those who are charged with the duty of selecting a candidate for some vacancy are going to choose an unsuitable man, whatever his personal virtues may be, or however long his services. In business we must fit round pegs into round holes; and though we may sometimes drive in a square one, it is a

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bad fit, which sooner or later operates to a disadvantage. It is just as impossible to make an unsuitable man fill a certain position as it is for the mathematician to square the circle.

The fact is that there is some peculiar trait of character which makes some youths become good business men; just as others have some qualities of mind which result in their developing into poets, painters, authors and inventors. Shall we call it the business instinct? It does seem to be as much an instinct as the impulse which leads the newly-fledged duckling to hasten to the water.

Instinct is said to be that power of volition which prompts animals to do certain things independent of all instruction and experience. The actions performed by instinct are not the effects of imitation; for the individuals that execute them have as a rule never seen them done by others. This definition of instinct as applied to animals applies very well to men; and man after all, we are told, is but a superior kind of animal.

It must be instinct and nothing else which prompts a good business man to choose the correct moment for seizing a great opportunity. There must be hundreds of other men with the same knowledge and the same advantages as he, and yet with equal chances they fail where he wins.

Let us take an example which recently came under our notice. A certain firm wanted a particular line of goods, and not being quite certain of

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their exact requirements thought that by writing to three or four different firms which held themselves out as specialists in this particular line some hints would be obtained from the representatives of the firms. Letters of enquiry were posted at the same time. Next morning before the principal had barely got through his letters appeared a smart well-dressed young man representing firm No. 1, bringing with him samples of the nearest goods to the enquiry, and with ready information concerning any modification required. In a few minutes the young man had grasped the requirements, promised further samples, and departed leaving a very favourable impression behind him.

Firm No. 2 also sent a representative late in the day, finding the principal tired after a trying day's work, and busy signing the letters for post. This representative was badly dressed, unclean, and untidy. He had forgotten to bring with him the letter of enquiry, and failed to remember what the enquiry was about. When explained to him he pulled out from various pockets soiled, dog's-eared catalogues and papers to refer to, and nervously turned them over in an aimless way in search of some information. From a bag, which looked as though it had travelled the world around, he produced broken, damaged, and dirty samples, and littered the desk so that it took several minutes for him to clear up when his interview finished. The result of the unfavourable impression given was that he was informed that evidently his firm

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were not the right people, and he need not trouble further.

Firm No. 3 sent no representative, but a letter arrived by the next morning's post in the handwriting of an office boy, asking for further details, and betraying an entire ignorance of the necessary requirements.

Now these three firms were of equal standing, and each equally able to supply what was required; but firms Nos. 2 and 3 were not even asked for an estimate. Firm No. 1 got the order, even though the prices seemed high, solely because they submitted indubitably the right article. The credit for securing the order was undoubtedly due to the smart young representative, who had the business instinct to know the right moment to step in, to introduce himself in the right way, and to bring with him the correct information.

This 'business instinct' is after all only an ultra-development of tact—the secret of almost all great commercial successes. Whatever we call it, it is that kind of intuition by which the possessor can do things at once and often better than those who have had long experience, but are deficient in this quality. The men who know intuitively the best thing to be done in any emergency are men who have clear heads, with power to grind well whatever goes therein. Their eyes have been attentive, and are in the habit of looking into everything; and so they bring all their forces into the daily battle of life.

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Facing Trouble

"Any life to be worth anything must be a struggle. It is our own fault if our greatest trials do not turn out to be our greatest advantages."—DEAN STANLEY.

ONE of the latest creations in American business life is 'the trouble man.' It has evidently become recognised that the exigencies of modern business demand that the perennial crop of troubles which are incidental to every business, however carefully organized, necessitates their delegation to a special department under the charge of a man who possesses the requisite qualities of penetration, patience, deliberation, decision, courtesy and tact, which are so necessary in the diplomacy of business; and especially in that portion of business which may be summed up in the words 'settling trouble.'

Granted that the man can be found possessing the wisdom of Solomon and the spirit of a saint, the idea is a distinctly good one. But we are inclined to doubt whether the requisite attributes could ever be found gathered together in the person of a single individual. There is no part of a business more badly handled as a rule than that of adjusting troubles and differences with customers, especially if it is delegated to employés.

The first impression on everyone's mind on receiving a complaint is that the complainant is a nuisance; and the second impression is: How can he be put off, or his complaint shelved? When,

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by the force of some promptings or prickings of conscience or duty, one is brought to realize that something must be done, the consideration generally resolves into, How little can be done to get out of it? 'It is as hard to perform what you ought as to perform without fail what you resolve,' says one old philosopher; and it is a peculiar trait of human character in general that men are always more inclined to take the crooked path in finding a way out of any matter of difficulty. It is always 'What lie can I tell, what subterfuge can I adopt, or what excuse can I make to wriggle out?' Only those having the necessary strength of character can repel these first promptings of the ape-like spirit in them, and resolutely determine to do the right thing whatever the cost or the inconvenience may be. We want in business some of that manful decision which prompted an American legislator to move the resolution, 'That Illinois will be honest although she never pays a cent.'

There is no doubt a great opening for the 'trouble man' in most businesses; but will he have the courage of his convictions? Or will his Firm allow him to take the only right, reasonable, and proper course if the solution of a trouble leaves the choice between suffering a loss or doing the customer an injustice? Or is the 'trouble man' going to be a miserable expedient for shelving responsibility and getting out of an awkward corner in the cheapest possible way? We are afraid that if the 'trouble man' is to do his duty well his

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department will be pretty busy in some concerns, and his task a very thankless one.

Probably it will be urged that there ought not to be troubles in a well-managed concern; but the old adage has it that 'accidents will happen in the best regulated households;' and 'man is born to trouble as surely as the sparks fly upwards.' The great Government Departments, professedly models of organization, such as the Post Office, have their 'trouble departments,' and have their 'trouble men,' though they may not call them by this expressive name.

Depend upon it there will always be trouble in Business. No two men can deal long together without having much to bear with each other, so full are we of imperfections. One mistake leads on to another, involving us deeper into the meshes. As a rule we are inclined at first to throw the blame on everyone but ourselves; but the man of good sense soon sees where the blame lies and acknowledges that troubles and worries too often fall upon him deservedly. Trouble and sorrow are tactful friends in disguise, revealing to us our weaknesses. Neither our own power nor the world's help can we know without trial. 'In life (says George Macdonald) troubles will come which look as though they would never pass away. The night and the storm look as if they would last for ever, but the calm and the morning cannot be stopped.'

The best way to overcome trouble is to manfully and promptly face it. 'You will never in

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the long run,' says Sir John Lubbock, 'increase your happiness by neglecting or evading a duty.'

There is no trouble so great, and no difficulty so formidable, but that it can be overcome in some way. If the Gordian knot cannot be untied, remember that it may be cut. If you cannot climb up, it is generally possible to climb down. In dealing with men you may be sure that however perverted and obstinate they may be at times, man is a reasoning being ready to accept conciliation and compromise, and quick to recognise what is fair and just. No man raises trouble just for the fun of the thing, though some may exaggerate their troubles.

If the 'trouble man' is to be successful he must know when to apply the salve, when to *give* as well as when to *take*. But we are sadly afraid that his weakness will be want of sympathy. So long as he is merely an employé he can never have that proper community of interest that should exist between a trader and his customer. The proper individual to fill the post of the 'trouble man' is the principal of the concern; but businesses are becoming so colossal that this is impossible; and many businesses are limited companies in which there is no strong individuality. Hence we suppose the 'trouble man' must exist as an employé, in some form or other, as a natural sequence to the tendencies of modern business life.

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The Strenuous Life

" Look forward, persevering to the last,
From well to better, daily self-surpass'd."
—WORDSWORTH.

IT saddens and maddens the earnest and thoughtful man to see the maudlin, dawdling way in which the vast majority of those around him pass their lives. Yes, it saddens one because the saddest thoughts are concerning ' what might have been ; ' and it maddens one to think how the efforts of a strenuous life are retarded, obstructed, and often nullified by the idiotic ineptitude, the utter incompetency, the mental unfitness, the physical impoverishment, the languid dilatoriness, the apathetic indifference, and the unambitious appreciation of life, shown by the great mass of the rank and file of the employed classes.

Where will it end, and what will be the future of English commerce and industry if the rising generation is made of such stuff as we see around us ? If it needs the most strenuous efforts of the few sincere, earnest, and thoughtful men whom we find all too sparingly scattered like good wheat amongst the chaff to keep this rabble in order and guide them into the proper path, what would be the consequence if such help and guidance were removed ? How many big businesses there are which would tumble down like a house of cards

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if the energy and earnestness of perhaps one or two men in them were withdrawn!

It is all very well to shut one's mind to such reflections as these, and persuade oneself, as some are optimistically inclined to do, that 'things are not quite so bad as all that; men are only human; they must make mistakes; you cannot expect hired labour to hurry, or to think as one would do oneself.' This sort of philosophy is very soothing; but it is not satisfying, nor calculated to be an incentive to a better state of things. It is the easy-going employer, who is sentimentally disinclined to be too hard on a man, who is most often found in the neighbourhood of the bankruptcy court; if indeed he has not been right through it.

It is no doubt a harsh, cruel thing to say, as is often said by men who are kind, conscientious and considerate to a degree in most things, that there is no room for sentiment in business. Sentiment has no face value; it will buy no goods, nor pay any wages, nor be accepted as security at the bank; it will not restore the equilibrium of a lop-sided balance sheet. It may soothe the mind; but it does not clothe or feed the body. Why then advance sentiment as an excuse for inaction or blundering? A lie is a lie however it may be whitewashed, or to whatever purpose it is applied; and a wrong is a wrong however varnished or gilded. If there were not so much of this grandmotherly sentiment about the world, we should probably have smarter and more intelligent men to deal with.

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Our American friends tell us the British workman is too well taken care of to be ever worth much. There would appear to be too much cheap benevolence lying around to be taken for the asking, and the philosophy of the British workman has resolved itself into 'wot's the good o' hurryin', wot's the good o' worryin', wot's the good o' wurkin', wot's the good o' anythink.' He knows he will be taken care of whether he works or not. He will be given food, clothing, shelter, education, and recreation if he likes to ask for it; if he should fall ill he will be assured of medicine and nursing; whilst if the worst comes, he can get a decent burial at the expense of the community.

It may be thought that we take an extreme and cynical view; but if we leave out the 'submerged tenth' of the population, what shall we say of the other large fraction who are leading dull and useless lives, preying on their friends, or tolerated through a sentimental disinclination to interfere? Beyond this class there is another still larger of the indifferents, who are in employment, but doing little or no good to their employers or themselves. Again consider another strata who are just middling, and another who are fairly good. So we go on through the grades of good, very good, excellent, exceptional, until we get down to the gold-bearing reef where we find the gifted, talented, earnest and resolute lives which are the leaven of the nation. Ah, how deep down we have to dig to find them! What dross we have to turn over and throw aside before we reach the shining

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metal! What trials and disappointments have to be undergone before true worth is found!

It is not hard to tell the diamond or the pure gold, nor is it difficult to know the men who are leading strenuous lives. As a rule the world delights to honour and reward them; though they are often found in humble circumstances unencouraged and unappreciated, because the strenuousness falls on barren ground; and noble-hearted men tug their hearts out against a combination of adverse circumstances.

So rare is the virtue of the strenuous life that we ought to encourage and help it forward wherever we find it, if it is in our power. Ruthlessly weed out any obstructions in its path, make the way smooth, and broad, and level, and it is a life that will accomplish much.

The Essence of Business

"Man is his own star, and the soul that can
Render an honest and perfect man,
Commands all light, all influence, all fate."
—BEAUMONT & FLETCHER.

THIS is our fifty-second 'Straight Talk,' and we think it is a convenient point at which to end the series. To be constantly pounding away at a subject which must necessarily have its limitations would tend to make it wearisome; and the effect of the lessons we have sought to inculcate would probably be lost.

And, after all, one may sum up the teaching

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of our 'Talks' in three plain English words—Tact, Push, and Principle. The man who has realized these important qualities in Business, and can act up to them, has no need for our advice. They are the cardinal points of the business man's compass; and if he steers truly by them he will not be wrecked on the quicksands of commercial life.

All our 'Talks' have been but an iteration and elaboration of these three essentials, which embrace the golden rules of Business. Who is there can say that all that is material to the realization of the highest ideals of business life is not contained in these three simple words?

Just consider them, ponder over them for a moment, and think what a wide-reaching significance they possess. TACT—what an immensity of power there is in that one little word! Can any higher compliment be paid to a man than to say he possesses Tact? The world will look up to him, obey him, and bestow its highest honours upon him, because it realizes there are in such a man qualities which set him above his fellow-men. All can appreciate Tact, for it is one of those touches of nature that makes the whole world kin. A man may have those other two qualities of Push and Principle; but if he is devoid of Tact he is heavily handicapped in life's race. He may be saint-like in the purity of principle he exercises in his dealings with his fellow-men, and his pushfulness may be vigorous and inexhaustible to a degree; but if he is deficient in tactfulness, all his other qualities are overshadowed, and even neutralized.

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There is no gainsaying it that Tact, Push and Principle are a trinity in unity, and the one cannot exist without the other, where business success is concerned. They are qualities which are indissolubly bound up with one another. Take away any one side of this three-sidedness of a good business man, and you leave him commercially a cripple. It is just as though you had taken away one leg of a three-legged stool on which he has been sitting. Take away Tact, and you see then the *average* business man, the mediocre business man, the prototype of millions of struggling business men in this wide world. You can understand then why so many just manage to struggle along in an indifferent sort of way, whilst here and there one man stands out boldly head and shoulders above the crowd, hailed by the world as the successful man. Invariably he is the man who has carried out in his life the Tact, Push, and Principle motto.

There are, we feel bound to admit, men who have risen to wealth because of Tact and Push whilst being absolutely without Principle; but too often their wealth is built upon a rotten foundation, and has tumbled to the ground on the slightest puff of an adverse wind. Stern Nemesis has pursued their dishonesty; and the world has frequently witnessed the unedifying spectacle of a sudden descent from the pedestal of wealth to the cold, bare stones of the prison cell.

Those who escape that fate, and manage to retire on their ill-gotten gains, frequently become the most miserable of men. Their wealth brings

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them no peace nor rest from the world, such as is experienced by the honest man who has done his duty to his fellow-men, and who retires with a clear conscience to spend the evening of his life in a well-earned repose.

It is a grand thing to feel that one's life-work is done, and well and honestly done; and to look proudly on some immense industrial concern which stands out as a monument to a life's work; which has been built up by dint of indomitable perseverance and unceasing application to duty, but which now can run along without the paternal care of its founder. Such a business has undoubtedly been raised up on sound principles; and it is only businesses which are built on such a foundation that can be handed down from generation to generation with undiminished vigour and success.

But the business which has been built up on ill-gotten gains invariably tumbles to the ground, like a house of cards, as soon as its founder retires from it. So long as he reigned there was the Tact and Push all right, but there was no Principle. He held his own by shrewdness and cunning, and by the Push of a bully and a tyrant. No sooner does he abdicate his autocratic position than the results of his work crumble to dust. His business was probably sold to a company at an exorbitant price; and the end of it is an ignominious liquidation.

It may be with chagrin that he sees the result of his life's work disappear; or it may be he views it with a sardonic smile and a cynical ejaculation;

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but if we probe a little into his private life, we shall probably find that he is the most unhappy of men, either ruined in health, or having all the happiness of life blasted by some secret trouble, some poignant sorrow, or some ever-present dread of disaster. One thinks of the words of the old Hebraic wisdom, 'What profiteth it a man if he gains all the riches of the world and lose his own soul?' Such a man has tasted success; but it has been to him as Dead Sea fruit.

Happier by far is the man who has retired on wealth honestly gained by the rare combination of those three qualities, Tact, Push and Principle, and who can therefore look the whole world in the face. For him life has no uneasiness, and conscience has no qualms. Such a man gives the lie to the cynical advice, often quoted, 'Get wealth; honestly if you can; but get it.' Young men starting in life are often captivated by pernicious advice of that nature; and only realize when it is too late that it is not the way to make any permanent Success.

Far better is it to act up to the dictates of the motto, 'Tact, Push and Principle,' in which is summed up the wisdom of generations. We can add no other word to this simple motto; for the man who can comprehend it knows all that is needed of him in the battle of business life.

Tact is the armour, Push is the sword, and Principle is the crest of the knight-errant in business. Wealth is a trusty steed to carry him quicker to the fore-front of the fight; but he can

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get there all the same afoot, though perhaps more slowly.

'What is necessary for true success in life?' asks Professor Blackie. 'But one thing is needful. Money is not needful; power is not needful; cleverness is not needful; fame is not needful; liberty is not needful; even health is not the one thing needful; but Character alone—a thoroughly cultivated will—is that which can truly save us; and if we are not saved in this sense, we must certainly be damned.'

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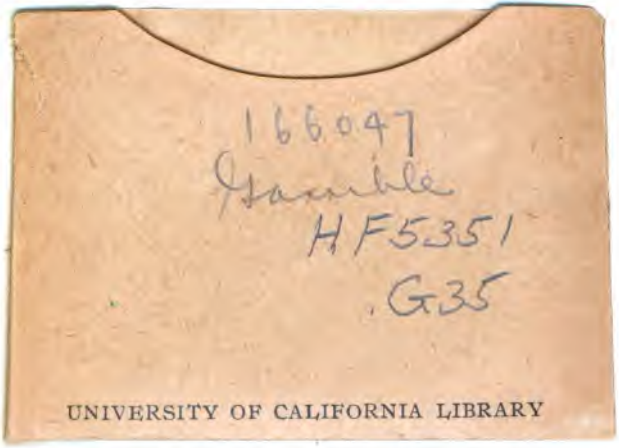

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